



1546 Lyell Avenue
Rochester, NY 14606

Lyell FEDERAL CREDIT UNION NEWS

Spring 2012

Our Field of Membership Has Recently Expanded!

The National Credit Union Administration (NCUA) has recently approved a new charter for Lyell FCU which allows us to offer our products and services to a much wider area. The field of Membership for Lyell Federal Credit Union shall now be extended to those having the following common bonds:

- All persons who live, work, worship, volunteer or attend school within the geographic boundaries of Monroe County, NY.
- An immediate family/household member of someone who lives, works, worships, volunteers, or attends school within the geographic boundaries of Monroe County, NY. (An immediate family member consists of spouse, child, parent, grandparent, grandchild, brother, sister).
- Immediate family/household members of any CURRENT Lyell Federal Credit Union members are also eligible for membership
- Retirees of Delco Products and ITT (and their immediate family/household members).
- Employees and retirees of Valeo Wiper, Rochester, NY (and their immediate family/household members)



Help us welcome Ilene Thater to LFCU!

Lyell FCU would like to welcome Ilene Thater as our new Member Service Representative. Ilene started in November and has enjoyed meeting our members and hearing their stories! In her spare time, Ilene likes crafting and spending time with her new puppy, "Kiki".



Do you know what interest rate you're paying on your current credit cards? Our new VISA® Platinum card has a lot to offer!

6.49% APR for 6 months and then only 9.49% APR after that!

NO ANNUAL FEE, balance transfer option, no over-limit fees, and FREE convenience checks.

Apply online at www.lyellfcu.org, call us to request an application, or stop in the branch to apply.

Paying a high interest rate on an auto loan with your bank or another credit union?

Let us help!

Used Auto Loan Rates as Low as 2.89% APR!*

We may be able to *refinance* your existing auto loan and save you money.

For more details or to apply today...

- Visit our branch at 1546 Lyell Avenue, Rochester, NY 14606
- Go online at lyellfcu.org
- Call us for more details at (585) 458-9220.

*Annual Percentage Rate based on credit score of 720+, 36 month term, and direct deposit of your loan payment amount. All rates based on credit score, year of vehicle, and term of loan. Rates subject to change without notice.

Serving Our Members for 57 Years!

OUR CONDOLENCES...

It is with great sadness that we share the passing of our longtime employee and friend, Elaine Pilato. Elaine was an employee of the Credit Union since 2001 and passed away on January 9, 2012. Our condolences go out to her family in this time of sorrow.



Let the equity in your home work for you!

With a home equity loan or home equity line of credit from LFCU you can pay for expenses such as home remodeling, debt consolidation, college tuition or a new vehicle. There are no closing costs if you keep the loan or line of credit open for at least 24 months. Call today for more information about our competitive rates and flexible terms.

ANNUAL DINNER MEETING

Our Annual Dinner Meeting is scheduled for Sunday May 6, 2012 at the **Plantation Party House in Spencerport**. This fun-filled event is much more than a business meeting. We will have great food, dancing, and lots of door prizes. Tickets will go on sale in early March and must be purchased in advance at the Credit Union teller window.

Have you visited our website lately?

Check out our refreshed website at www.lyellfcu.org. It's very easy to navigate and you can find virtually any information about us that you may need. You can apply for a loan, sign up for online account access with free bill pay and more!

EXPECTING A TAX REFUND?

If you would like your tax return deposited into your account at Lyell Federal Credit Union, you will need your 7 digit LFCU account number and the LFCU routing and transit number which is #222 382 137. Please call us if you have any questions.



Check out our rates!

We have some of the most competitive savings and loan rates in the Rochester area. **For a current list of rates, please visit our website at www.lyellfcu.org or phone us!**



Free Credit Reports

We recommend that you obtain your free credit report at least once every 12 months from each of the credit reporting agencies.

To receive your free annual credit report visit www.annualcreditreport.com or call toll free (877) 322-8228.

Contact Information:

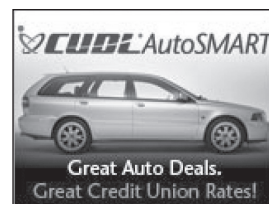
Lyell Federal Credit Union
Just West of Mt. Read Blvd.
1546 Lyell Avenue
Rochester, NY 14606

Phone (585) 458-9220

Fax (585) 458-4771

Email memberservices@lyellfcu.org

On the web at www.lyellfcu.org



WITH RATES THIS LOW ISN'T IT TIME TO BUY A NEW CAR?

When you buy your next car through our credit union's Autosmart® program, you can be assured of a great price and our low financing. It's the best of both worlds!

Here's how it works: Simply go to one of our participating auto dealers in the Rochester area and make your best deal at the dealership. Your loan may be approved in minutes, right at the dealership, and you'll be on your way in no time at all. Remember, for your best deal, always turn to one of our Autosmart® dealers first! Currently, we are working with the following Rochester area groups:

Bob Johnson Chevrolet- Greece
Hoselton Auto Mall-East Rochester
Ideal Chevrolet- Avon
Ideal Nissan- Greece
Marina Dodge- Webster
Marina Mitsubishi- Webster
O'Connor Chevrolet-Henrietta
Ralph Honda- Greece
Vanderstynne Toyota- Greece
Vision Ford- Greece
Vision Hyundai- Henrietta
Vision Kia- Fairport
Vision Nissan- Webster
Websmart Auto- Greece
Xteme Auto- Spencerport

"Housekeeping" Details

- ▲ **Have you updated the beneficiary on your account?** This information tells us who will be entitled to your funds if something should happen to you.
- ▲ **Have you moved?** Please give us your new address so that we can continue to send your statements and other important information.

Please call us at (585) 458-9220 and let us know if you need to update any of this information.

HOLIDAY CLOSINGS

President's Day Monday February 20, 2012
Good Friday Friday April 6, 2012
Memorial Day Monday May 28, 2012



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

HOURS OF OPERATION

Monday, Tuesday, Wednesday, and Friday from 9 AM to 4 PM.
Thursday hours are from 9 AM to 6 PM.

Serving Our Members for 57 Years!