

LINES

A Publication of Lenco Credit Union



It's Me 247 Online Banking

Bringing Access to Your Accounts, Your Way!

With **It's Me 247** Online Banking, you can keep in touch with your credit union accounts any time, from any place life takes you! If you have a computer and a connection to the Internet, you can use **It's Me 247** Online Banking to check balances, transfer money, and stay connected with your credit union accounts around the clock.

Why **It's Me**? Because it's your credit union! You are a member...you are an **owner**. Whether you visit the credit union online or in a branch lobby, we want you to see yourself reflected in the credit union. With built-in security and personalization features, **It's Me 247** Online Banking lets you access your accounts, **your** way.



All You Need to Use **It's Me 247** Online Banking Is...

- ★ Connection to the Internet through an Internet Service Provider (ISP).
- ★ Internet browser software, such as the latest version of Internet Explorer or Firefox. *WebTV is not supported by It's Me 247.*
- ★ The browser must use 128-encryption. To check the encryption level, from the Help menu, choose About... and look for a cipher strength of 128-bit strength.
- ★ The browser must have JavaScript enabled, and the privacy settings must allow session cookies.

Tips for First-Time Users

The first time you log in to your accounts in online banking, you'll need to enter your account number and temporary password. Your temporary password is the last four digits of your Social Security number. You'll be required to change that to a permanent password in order to finish logging in the first time.

- To keep your accounts secure, choose a password that is easy for you to remember but difficult for others to guess.
- Don't use a birth date, or a child's or pet's name. Instead, use a combination of letters and numbers, or add symbols, or use a combination of uppercase and lowercase letters to make it more difficult for someone to guess.
- Never write down your password or share it with others!
- Look for other tips on choosing a secure password when you log in for the first time.

After you log in, you'll be asked to provide answers to three Security Questions that you get to choose. If you forget your password later, you'll just need to answer these questions and online banking will help you set up a different password and get logged in.

Connecting to **It's Me 247**

1. Enter **www.lenco.org** in the address line of your browser software.
2. When our website appears, click the **It's Me 247** Online Banking Login button.
3. Enter your account number (or username, if you have one) and click Next.
4. Enter your password and click Next. *If you have logged in before, you might also need to answer one of your chosen security questions, now.*
5. First time users, follow the instructions on your screen to change your temporary password and set up your security questions and other settings.
6. When the **It's Me 247** screen appears, you are in!



Look for the login button
on our website!



New & Used Automobile Loan Rates

Year of Auto	Term	Rate
2006 and 2007	60 Months	5.75%
2006 and 2007	66 Months	6.00%
2006 and 2007	72 Months	6.25%
2004 and 2005	60 Months	6.00%
2004 and 2005	66 Months	6.25%
2003	60 Months	6.25%
2002	60 Months	6.50%
2001	54 Months	7.25%
2000	48 Months	8.00%
1999	42 Months	9.00%
1998	42 Months	9.50%
1997 - older	36 Months	10.25%

Loan Rates

Revolving Credit		15.00%*
12 Month		9.00%*
24 Month		12.00%*
Computer Loans		9.00%*
Share Pledged	Share Rate	+5.00%*
CD Pledged	CD Rate	+3.00%*
VISA Classic**		15.00%*
VISA Gold**		12.00%*
VISA Platinum		7.99%*
Home Equity Fixed*		
Home Equity Adjustable*		
Home Equity LOC*		

* Rates are subject to change. Call for current rates. No closing costs. No annual fees.

** No annual fee. \$10 late payment fee. \$10 over limit fee.

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www.lenco.org



Looking for a new car? Our car rates are the

No financial institution in Lenawee County ever has a lower new car rate that we do. Our current sixty month new car rate is a low **5.75% APR**, and if you can find a lower published rate in the county we'll beat it!

Someone talk you into financing a new car elsewhere in Lenawee County during 2006? You would have done better at Lenco. It's not too late, you can still refinance that loan with us and save. We have great low rates on used cars, too!

**LOWEST IN
LENAWEE
GUARANTEED!**

IMPORTANT YEAR END TAX INFORMATION

Members who earned dividends in the amount of \$10.00 or more during 2007 will be receiving an IRS FORM 1099 INTEREST INCOME in a separate mailing before the end of January. The amount is to be claimed as interest income on tax forms. Dividends on accounts of less than \$10.00 are not reported. The total dividends earned is also printed on your member statement near the top right-hand corner and is labeled YTD Taxable Interest.

Members with home equity loans will be receiving an IRS FORM 1098 (Mortgage Interest Statement) showing year-to-date interest paid on the loan.

Receiving a Tax Refund?

Take advantage of the IRS Direct Program, the convenient way to deposit your refund. Simply include the credit union routing number and your account information directly on your IRS 1040 form in the section labeled "Refund." Members with Lenco checking accounts can find this information on the bottom of their checks, and members without checking accounts can get the information by contacting our office. The IRS will transmit your refund directly to your Lenco Credit Union account. The benefits to you are:

- ✓ **Quick** – According to the IRS, direct deposit will enable the IRS to deposit your refund up to 3 weeks earlier than if you receive it by mail.
- ✓ **Safe** – There is no check to get lost or stolen.
- ✓ **Easy** – There's no need to arrange for a deposit or special trip to the credit union, especially handy if you're going to be away from home when it is expected to arrive.

Notice of Annual Membership Meeting

All members are invited to attend the 39th Annual Membership Meeting of Lenco Credit Union to be held on **Thursday, March 20, 2008**. The meeting will start at 7:00 p.m. and will be held in the Tobias Room of Ritchie Dining Hall on the Adrian College Campus. The agenda for the meeting includes reports on the financial condition of the credit union and election of Board of Director and Credit Committee members. Each credit union member has one vote in these elections.

* * * PRIVACY NOTICE * * *

Lenco Credit Union is required to give members an annual notice of how we collect, use, and safeguard your personal financial information. We collect nonpublic personal information from you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

We restrict access to nonpublic personal information about you to those employees who need that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you have any questions or desire further information, please contact our office.