

What's New at your Credit Union....

INTERNATIONAL CREDIT UNION DAY...Credit Unions Build a Better World...Please plan to visit the credit union Wednesday, Oct. 19 and help us celebrate! To show our appreciation to our members, we will have all kinds of tasty treats for you to enjoy & a chance to win some nice door prizes. We value your membership!

SCHOLARSHIP APPLICATIONS... the 2012-2013 Royster M. Tucker, Jr. Memorial Scholarship applications will be available beginning October 1st. A scholarship application may be obtained from any of our branch locations or you may download and print an application from our website www.lfcun.com Entries must be postmarked or received by the credit union by January 5, 2012. You must be a member of the credit union to be eligible to apply. You may join the credit union with a \$5 deposit. We will be awarding 5 students with a scholarship of \$2000 each April 15, 2012 at our annual meeting at the Emerald Event Center in Greensboro.

LOAN PROMOTIONS...our "Back to School Loan" will be available until October 31, 2011. Borrow up to \$5000 @ 7.75% for 48 months with a monthly payment of \$122.00.

HOLIDAY CLOSINGS... all credit union branches will be closed November 24 & 25th for Thanksgiving and December 26th for the Christmas holiday. We will also be closed on Monday, January 2, 2012 for the New Years holiday.

CHRISTMAS CLUB...This year the funds in your Christmas Club will be deposited directly into your share draft account on November 4th, 2011. If you do not have a share draft account it will be deposited into your share account. If you prefer to receive a check, please notify us by Oct. 30. If you would like to start a new club account, let us know! This is a great time to begin saving for next year.

URBAN MINISTRIES... we will be collecting non-perishable food items and a few non-food items for Greensboro Urban Ministries food bank. A list of preferred items may be obtained from our website or our office. Get involved, many food banks are totally drained! Please drop off your items November 1—December 15, 2011.

NEW PRODUCTS...please take advantage of all the products & services your credit union offers: low interest rates on VISA Credit Cards, VISA balance transfers, E-Statements, Bill Pay, Internet Banking, Audio Response, competitive CD rates and low interest loan rates. Attached you will find our Fee Schedule. Our goal is to keep our fees at a minimum while providing quality financial products to our membership. Please don't hesitate to let us know how we may better serve you!

LORILLARD FEDERAL CREDIT UNION

LOCATIONS: 2917 South Elm-Eugene St., Greensboro, NC 336-272-5244
2525 East Market St., (Lorillard Plant) 336-335-6830
100 North Elm St., High Point, NC 336-841-2052

