

# COMMON CENTS

A quarterly publication from your  
Lifetime Federal Credit Union

Third Quarter 2017

[lifetimefcu.org](http://lifetimefcu.org)



*"Better Because You Own It"*

## New LFCU Website

See the new LFCU-branded website, [lifetimefcu.org](http://lifetimefcu.org), that offers many new features. You can set up a new account and fund it online. On the homepage, see MoneyIQ to learn about money, banking, ID theft prevention, etc. Also, you can access home banking, apply for a loan and more.

## Lifetime FCU and Group Service Employees FCU Merger Announcement

During a special meeting on Aug. 10, 2017, the members of the Group Service Employees Federal Credit Union (GSEFCU) unanimously approved a merger with Lifetime Federal Credit Union (LFCU) in accordance with the merger plan that was approved by the National Credit Union Administration and the boards of directors of both the LFCU and the GSEFCU.

The merger was official on Oct. 1, 2017, and LFCU became the continuing credit union, assuming all GSEFCU (the merging credit union) shares and liabilities. GSEFCU transferred to LFCU all its assets, rights and property. As a result, LFCU has grown from \$39 million in assets to approximately \$51 million.

The LFCU Board of Directors appointed two board members recommended by the GSEFCU Board to serve on the LFCU Board as well as a member of the LFCU supervisory committee. Also, the staff of GSEFCU has joined LFCU.

Both credit unions will continue to operate without any interruption to current services on two different data platforms with similar products and rates until March 31, 2018, at which time GSEFCU data will be moved to the LFCU data system platform, and all members will then be able to conduct credit union transactions at Texas and Oklahoma branches.

## Better Together



### Lifetime FCU and Group Service Employees FCU Have Merged

Same Locations, Same Staff • Great Member Service • Your Credit Union for Life



[lifetimefcu.org](http://lifetimefcu.org)

The merger will allow both credit unions to maximize economies of scale, positioning the combined institution to offer its members best-in-class products and services with competitive rates and fees.

## LFCU Grand Opening Event with Dan McCoy, M.D., of BCBSTX

On Aug. 16, Lifetime Federal Credit Union (LFCU) celebrated its name change from Blue Cross Texas Federal Credit Union with a grand opening celebration at the Richardson location. LFCU President Darryl Trammell and the LFCU Board of Directors were honored to have the President of Blue Cross and Blue Shield of Texas, Dan McCoy, M.D., participate in the ribbon-cutting ceremony. LFCU Board Chairperson Bryant Phipps presented Dr. McCoy with a donation to the employee relief fund. Many thanks to all who joined us for this special event.



(Back Row, L to R) Blue Bear, Suzi Greer, LFCU Lending Director; Laurie Wilmoth, LFCU Board Vice Chairperson; and Nominating Committee Chairperson; Paul Garcia, Chairperson of the Supervisory Committee (not visible); Jean Perkins, Secretary Director (not visible); Jim Wilson, LFCU Education Director; Charles Reed, Supervisory Committee Member; and Ann Colwell-Tucker, LFCU Membership Director; (Front Row, L to R) Bryant Phipps, LFCU Board Chairperson; Darryl Trammell, President, LFCU; and Dan McCoy, M.D., President, Blue Cross and Blue Shield of Texas.

## Stay Connected to Your Money

For a mobile banking experience that is convenient and secure (thanks to the multiple layers of authentication), try LFCU's mobile app today. From your smartphone or tablet you can:

- Securely preview (when enabled) your account balances instantly without logging in.
- Log in on iPhones using your fingerprint instead of a password with Apple's Touch ID.
- View your account balances in real time.
- View both recent and pending transactions.
- View images of the fronts and backs of your checks.
- Easily transfer funds between your accounts.
- Transfer money with other financial institutions.
- Add contacts (companies and people) to which you can send money.
- Schedule payments to companies and people.
- Request money and accept payments from other people.
- Deposit paper checks using your phone's built-in camera.

Simply download the app\* from the App Store<sup>SM</sup>, Google Play or Amazon Appstore (search "LifetimeFCU"). Log in using your LFCU online banking user ID and password.

If you have haven't taken advantage of the benefits of LFCU home banking, sign up today at [lifetimefcu.org](http://lifetimefcu.org).

*\*Must be enrolled in LFCU online banking at [lifetimefcu.org](http://lifetimefcu.org). Data rates may apply. Check with your mobile phone carrier for details. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. Amazon Appstore is a trademark of Amazon.com, Inc.*



### Staff Members

Ruth Aguilar	Darryl Trammell
Karla Cortés	Dana Trosper
Alyssa Medrano	Christy Walker
Mike Rollins	Jeff Wolverton
Karen Spies	Sharon Yosenick

**Hours:**  
7:30 a.m. to 3:30 p.m.,  
Monday to Friday

**LFCU Office Phone:**  
972-766-6732  
24-Hour Banking by Phone:  
972-766-3366

**Website:**  
[lifetimefcu.org](http://lifetimefcu.org)

### Monthly Dividends

LFCU's Board of Directors declares dividend rates on share accounts at the beginning of each month, which you may view online at [lifetimefcu.org](http://lifetimefcu.org).

### Holiday Closings:

Thanksgiving Day, Thursday, Nov. 23  
Day after Thanksgiving, Friday, Nov. 24  
Christmas Day, Monday, Dec. 25

### Cards Lost or Stolen After Business Hours?

Please report the incident as quickly as possible to the appropriate number below:

#### **LFCU ATM or Debit Card:**

800-554-8969

#### **LFCU MasterCard Credit Card:**

800-442-4757



Abilene, Austin, Amarillo, Beaumont, Corpus Christi, El Paso, Houston, Lubbock, Marshall, Midland, Richardson, San Angelo, San Antonio, Tyler, Waco, Wichita Falls