



SERVICES

We offer many services to our members and hope you will find them helpful to you. To become a member of the Linkage Credit Union (LCU), you must meet eligibility requirements in the field of membership. Open a share account with a \$25 deposit and pay a non-refundable \$5 membership fee. Your \$25 must stay in the account as long as you are a member. Should you have any questions, please contact a LCU employee. The following is a listing of some of our services.

- **Share Accounts** - \$25 to open. Dividends are paid quarterly based on a minimum balance of \$125.00 and the average daily balance. Dividend rates are determined by the Board of Directors.
- **Checking Accounts** - \$25 to open. A share account is required. No minimum deposit is required when opening with direct deposit authorization. **No monthly service charge.** Interest is paid monthly on all accounts with an average daily balance of \$500 or more.
- **Christmas Club** – No minimum balance required to open. A share account is required. Dividends are paid on the same rate as a share account. A check for the balance of the account is sent to you on November 1st of each year. No other withdrawals are permitted without closing the account.
- **Certificate of Deposit** – Time deposits are available in terms of 6, 12, 18, 24 and 36 months with a \$500 minimum balance. There is a penalty for early withdrawal. Call for rates and specials.
- **Consumer Loans** – Available at **competitive rates.** Credit Life and Disability Insurance available. See us first when you need financing.
- **Credit Card** – We offer the VISA card at 9.99% interest with no annual fee.
- **Tickets** – Enjoy discount movie tickets and discount theme park tickets. Available for sale at our counters.
- **Notary Public** – Available to our members at no cost.
- **Cashier Checks** – Available to our members for a small fee.
- **ATM & VISA Check Cards** – Have 24-hour access to your money.
- **ATM Machine** – (on location) Accessible 24-hours a day.
- **Automated Teller** – We call her “Penny”. Have 24-hour access to your account history and your account balances.
- **Quarterly Newsletter**

Your deposits are insured up to \$250,000 by the National Credit Union Administration (NCUA), a U.S. Government agency.

For direct deposit, our routing # is **311989933**.

Once you have joined, your family members become eligible to join and have these great services available to them.

Lobby Hours: 9:00 – 4:00 Monday – Thursday
 9:00 – 5:30 Friday
Drive-Thru Hours: 8:00 – 5:00 Monday – Thursday
 8:00 – 6:00 Friday