

Your Financial

lifeline

A QUARTERLY PUBLICATION OF LIFE LINE CREDIT UNION

JANUARY 2012



Make It A Great Year With A Great Rate

Once you've found a car or truck to love, drive on over to Life Line Credit Union for an auto loan to love. We have amazing low rates, flexible terms and the friendliest service in town.

If you've already financed your vehicle with another financial institution, we can help with that too! Just bring your current auto loan to us, and we'll see if refinancing your vehicle with our competitive rates will save you money. Give us a call or stop by the Credit Union for details or to apply today.



Time For An Update?

Have you moved or changed your phone number or email address? We need to know! We do our best to maintain current contact information in case we need to contact you about your accounts, so please let us know if your address, phone number, email address or beneficiary information has changed. Thank you for your help.

Simplify Your Busy Life –

AUTOMATE YOUR FINANCIAL LIFE

From chores and errands to work deadlines and school events, we know life keeps you busy—that's why we're pleased to offer you the convenience of our free online services. Now, automating your finances can be simpler and more convenient than ever before.

Internet Branch, our online banking system, can save you time by offering you the ability to manage your Life Line accounts online. Simply log in and begin transferring funds, making loan payments, viewing account history, and more.

Online bill pay can simplify your bills by providing you with the opportunity to electronically schedule a one-time payment, multiple payments, or recurring payments in a matter of minutes.

Mobile banking is designed to keep you connected to your Life Line accounts even when you're on the go. All you need is a mobile phone with data service to access your account balance, make transfers, and view eDocuments.

Managing your finances is free and easy with our convenient online services. Just give us a call, stop by the Credit Union, or visit www.lifelinecu.com to get started today.



Get Your Free Credit Report

Did you know you are entitled to a FREE credit report from each of the nationwide consumer reporting companies once every 12 months? Now you can review your credit and safeguard yourself against identity theft just by:

Visiting www.annualcreditreport.com

Calling 877.322.8228

Or mailing a request to:

Annual Credit Report Request Service
PO Box 105281
Atlanta GA 30348-5281

Get to know your credit—order your free report today. If you have any questions or concerns about your credit report, please contact Life Line Credit Union. We'll be happy to help.

HOLIDAY CLOSINGS

MARTIN LUTHER KING JR. DAY
Monday, January 16

PRESIDENT'S DAY
Monday, February 20



Life Line CREDIT UNION

5855 Bremo Road
Suite 701
Richmond, VA 23226

IMPORTANT NUMBERS

OFFICE: (804) 285-1916

FAX: (804) 282-8464

VOICE RESPONSE: (804) 285-3351

OFFICE HOURS

Mon., Tues., Thurs., Fri.
8:00 a.m. – 4:00 p.m.

Wednesday
2:00 p.m. – 5:00 p.m.

www.lifelinecu.com



Federally Insured by NCUA.

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

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RECEIVE YOUR REFUND FASTER WITH Direct Deposit

Why wait for your tax refund to arrive in the mail when you can have it electronically deposited right into your Life Line account in as little as 10 days? Simply request Direct Deposit by completing the Direct Deposit line on your tax form!

Please remember:

- Our routing number is **251082550**.
- If you want your refund deposited to your checking account, use the account number on your checks.
- To deposit to your savings account, delete the last digit.
- To split your refund, use IRS Form 8888.

Please call us at
(804) 285-1916 if you
have any questions.



Flee The FEE-SPREE

Enjoy More FREE At Life Line Credit Union

Are you a bank customer who's getting tired of paying extravagant fees for limited services? Life Line Credit Union is here to offer you a better alternative. When you make the switch to credit union accounts, you'll enjoy better products, fewer fees, lower loan rates and superior service. It's what we do.

Plus, our VISA Check Card is always fee-free, so you'll never have to worry about a monthly debit card fee, per-charge fees, or surcharge-fees at any CU24 ATM!

It's time to put your Life Line membership to work for you. Switch your checking account, savings account or existing loan to Life Line Credit Union. Just give us a call, stop by, or visit www.lifelinecu.com to learn more.

FEDERAL BENEFIT PAYMENTS What You Need To Know

The U.S. Department of Treasury is in the process of switching benefit payments from paper form to electronic form. By March 1, 2013, everyone receiving federal benefits by paper check will need to switch to electronic payments, either by direct deposit to a bank or credit union account or to the Direct Express® Debit MasterCard card.

If you will be applying for federal benefits soon, you will be required to choose between direct deposit or the Direct Express® Debit MasterCard card at the time of your enrollment.

Why choose direct deposit?

With direct deposit, you can choose to have your benefit payments deposited directly into your checking or savings account, which means you'll receive your payments on time, every time. Enrolling is easy. Simply visit www.godirect.org, or stop by Life Line Credit Union and we'll be happy to help you make the switch.



Daylight Saving Time Reminder

It's time to "spring ahead!" Daylight Saving Time begins **Sunday, March 11 at 2:00 a.m.** Remember to set your clocks ahead one hour before you go to bed Saturday night.

Are You Planning To Travel?

In order to avoid a disruption in your service, please notify Life Line Credit Union if you will be leaving the country and plan to use your Life Line VISA Check Card while you are outside of the United States.

