

A Family Place

Lennox Employees Credit Union

Main Office: 1004 East Main Street • Marshalltown, IA 50158
641-754-4501 • F: 641-754-4505
Toll Free: 844-675-9559

Lobby: Monday-Friday: 8:30am - 5:00pm
Drive-Up: Monday-Thursday: 8:30am - 5:00pm
Friday: 8:00am - 5:30pm

Email: support@lennoxecu.com

Web: www.lennoxecu.com



Appointments can be made with our loan officers for your safety and to save time. If you have any questions, please give us a call at 641-754-4501.

4th Quarter 2024

AUTO LOAN PROMOTION

Drive with Confidence!

December 1st
through **March 1st**

Rates as low as

4.24% APR*

Contact one of our Personal Financial Officers to see what we can do for you.

APR = Annual Percentage Rate. Limited time offer. Some restrictions may apply.



TAX REMINDERS

1098 issued on Home Equity loans only if the interest is \$600 or greater.

1099-INT will only be issued if the dividend earned on an account is greater than \$10.00.

1099-R will be sent to a member who had an IRA withdrawal during the tax year 2024. This will show the total amount withdrawn plus any tax withholdings.

5498 will be sent to a member in May 2025 for those who had any IRA contributions for the tax year 2024. It is sent later in the year to allow for contributions made from January 1st to April 15th, 2025 for tax year 2024.

FMV (Fair Market Value) statement will be sent to members with an IRA, showing the balance of their IRA as of December 31st, 2024.



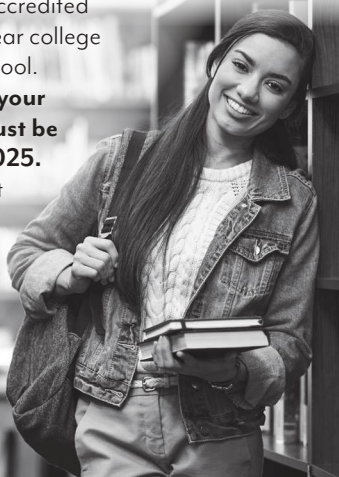
2025 SCHOLARSHIP OPPORTUNITIES

The Lennox Employees Credit Union will be awarding three \$1,000 scholarships to high school seniors for the fall of 2025. To be eligible for the scholarship you must be a credit union member prior to submitting the application. Scholarships will be awarded by the Lennox Employees Credit Union Scholarship Committee. The committee will award one scholarship to a student attending Marshalltown Community College in Marshalltown, Iowa subject to receiving qualified applicants.

The other two scholarships will be awarded to students attending an accredited community college, four-year college or vocational-technical school.

Applications along with your high school transcript must be submitted by April 18, 2025.

Visit our website or contact the credit union for a scholarship application.



WINTER WONDERLAND PERSONAL LOAN SPECIAL

December 1st
through **February 1st**

Rates as low as

5.00% APR*

Terms up to 48 months

APR = Annual Percentage Rate. Some restrictions may apply.

A small signature loan, or a consolidation loan can make a world of difference. Our Personal Financial Officers are here to serve you. Start 2025 back on the right track. Call us today at **641-754-4501**.



COMMUNITY EVENTS

Lennox Employees Credit Union participated in some community events as a joint venture with Members 1st Community Credit Union. Lennox and Members 1st have joined forces to educate the community about the deep roots both credit unions share in Marshalltown and their shared commitment to the credit union mission of people helping people. Together we have created the Marshalltown's Homegrown Credit Unions marketing campaign. We wanted to share pictures from some recent events. Big thanks to the staff of both credit unions for participating.



Oktoberfest - Theme: Easy Come, Easy Dough.

Oktoberfest is an annual fall festival in Marshalltown, Iowa. This year it was held September 26th – 29th. The credit union float in the parade featured a money vault with money flying about inside of it that was decorated by the two hometown credit unions.

32ND ANNUAL HOLIDAY STROLL

The Marshalltown Holiday Stroll is a downtown Marshalltown, Iowa tradition that showcases the historic Marshall County Courthouse. The highly anticipated event was held on Saturday, November 23rd. The lighted holiday parade strolled down Main Street and was a delight to many.

Thanks to everyone who participated.



FEDERALLY INSURED BY NCUA 

CURRENT CD SPECIAL RATES

Hurry, these great rates won't last and are subject to change at any time.

18 Month Certificates of Deposit

3.75% APY*\$500 to \$10,000

4.10% APY*\$10,001 to \$99,999

4.50% APY*\$100,000 +

*NEW MONEY ONLY. Some restrictions may apply. Rates may change at any time. *APY - Annual Percentage Yield*



RELOADABLE DEBIT CARDS

Lennox Employees Credit Union has reloadable debit cards available to our members. This is a safe way to order online without the worry of your account being compromised. Another advantage is you can get a reloadable debit card without having a checking account. Call the credit union for more details **641-754-4501**.

HOLIDAY CLOSINGS

The credit union will be closed the following days to observe these holidays.

PRESIDENT'S DAY (STAFF TRAINING DAY)
Monday, February 17th CLOSED

GOOD FRIDAY
Friday, April 18thCLOSE at 1:00pm

The board and staff wish everyone a safe and happy holiday season!

www.lennoxecu.com