

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.

1st Quarter 2026

COMMUNITY OUTREACH

Lennox Employees Credit Union recently sponsored two teams in the Heart of Iowa Big Brothers Big Sisters Bowl for Kids Sake Fundraiser on Saturday, March 7th. The staff had a great time bowling two games for a good cause. We would like to thank the staff and their guests for participating.



GO GREEN WITH E-STATEMENTS

An e-statement is an electronic version of your Lennox Employees Credit Union statement. It is formatted as a traditional statement, therefore is available as a portable document format file (PDF) via e-mail. Why should you switch to e-statements? You should switch to e-statements for many reasons.

E-statements help simplify your life and are a great way to go green. Instead of receiving your statements in the mail, you'll get an email stating that your statement is ready for viewing online at your convenience. Reduce clutter, help the environment and get your monthly statements faster. You can access your statement online days before you would receive it in the mail. This method is more secure, and best of all it's free. You will have access to account history and your records whenever you need them.

E-statements also save the credit union money, which allows the credit union to be able to offer our members more products and services. Please give the credit union a call at **641-754-4501** if you would like to switch from paper statements to e-statements.

2025 IRA CONTRIBUTIONS

You have until **Wednesday, April 15th, 2026** to make an IRA contribution for the Tax Year 2025. Please note the contribution request must be made in writing. Please do not wait until the last minute to do this. If you have questions, call the credit union and talk to Linda.

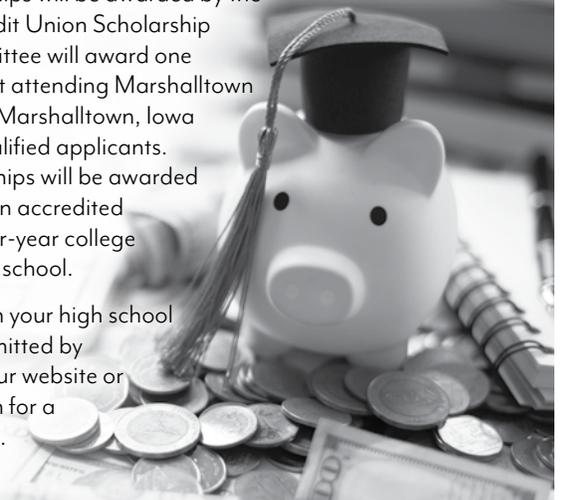
2026 SCHOLARSHIP OPPORTUNITIES – DEADLINE APPROACHING

The Lennox Employees Credit Union will be awarding three \$1,000 scholarships to high school seniors for the fall of 2026. **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 15, 2026**. Visit our website or contact the credit union for a scholarship application.

TRADITIONAL IRA OWNERS

Anyone turning 73 years of age in 2026 will be required to take a minimum required distribution (RMD) from your Traditional IRA. Please contact Linda at the credit union for more details.





INTERNET FRAUD & CURRENT ONLINE SCAMS

The internet provides a unique window to the world. With just a click from your desktop computer, tablet or phone, you can shop online with a seller down the street or across the globe.

Unfortunately, dishonest sellers and outright criminals are trolling for victims. These general tips should help you protect yourself from many internet scams:

- **When possible, look for established businesses or sellers.** An impressive looking website or name doesn't necessarily mean the seller is reputable, so know who you are dealing with. Make sure you know the seller's physical address and phone number, should there be a problem.
- **Research the seller.** What turns up when you run the seller's name through an Internet search engine? Do you see complaints? Check the Better Business Bureau's website at www.bbb.org.
- **If you are buying something, know the item and the price.** The seller should provide a full description of the item, the item's condition if it is not new, the price, and any other fees (such as shipping, handling and return charges).
- **Be wary of unsolicited emails and pop-up advertisements.** Never provide your bank account number, credit or debit card numbers, or other personal information in response to an unsolicited emailed or pop-up advertisement. While emailed advertisements and pop-up ads may be legitimate, it's also possible that they are "spoofed," meaning they look legitimate but are not. To be safe, go to a search engine, type in the seller's name, and go directly to the seller's website.
- **When ordering online, use credit cards whenever possible.** Credit cards generally offer more consumer protections than debit cards or pre-paid money cards. For example, you can dispute a credit card charge if it is fraudulent or if the seller did not live up to the terms of the transaction. Debit card and pre-paid money card transactions are much closer to cash transactions.
- **Never "wire" money electronically to people you don't know,** as you have virtually no consumer protections if something is wrong. Criminals who seek payment through wire fraud often do so from other countries, which may be beyond the reach of law enforcement.

SOURCE: (March 2026) Iowa Attorney General's Office

CD SPECIALS *(New Money Only)*

18 Month Certificates of Deposit

3.80% APY* ...\$500 to \$10,000

4.16% APY*\$10,001 to \$99,999

4.58% APY*\$100,000+

Hurry, these great rates won't last!

*APY- Annual Percentage Yield.
Limited time offer.
(Some restrictions may apply)



COMING SOON NEW LOAN SPECIALS

*Contact one of our personal
financial officers for details.*

HOLIDAY CLOSINGS

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

GOOD FRIDAY

Friday, April 3rdCLOSED at 1pm

MEMORIAL DAY

Monday, May 25thCLOSED

JUNETEENTH

Friday, June 19thCLOSED

INDEPENDENCE DAY

Friday, July 3rd (*observed*)CLOSED

*The board and staff wish everyone
safe and happy holiday!*

FEDERALLY INSURED BY NCUA

