



*"With Roots in Lebanon... Not Just Branches"*

# the ROOT

## College Planning Seminar 101 Save The Date!

LFCU's Student Lending Expert, David Rodriguez, will be giving a presentation on all you need to know when applying for student aid. Applying for student aid can be quite confusing and you may feel overwhelmed in the process. David's presentation will break down the basics and direct you on the right path with the knowledge needed for college planning.

### Where:

Hebron Banquet Hall  
701 E Walnut St.  
Lebanon PA 17042

### When:

Thursday, October 11, 2018 6 PM - 7:30 PM

### RSVP:

Please RSVP by Monday, October 1, 2018  
RSVP by calling Wendy Kalbach at 717.272.2210 x 712  
Or RSVP online @ [www.lebanonfcu.org/College-Planning-101](http://www.lebanonfcu.org/College-Planning-101)

### TOPICS COVERED:

Cost of Attendance  
Government Programs  
Scholarships & Grants  
Work Study  
Federal, PLUS, Private Loans  
Budgeting & More

POWERED BY:



CREDIT UNION  
**Student Choice**

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## LFCU Financial Literacy Program Third Quarter Cash Giveaway

### LEARN MORE ABOUT

COLLEGE | RETIREMENT | INVESTMENTS



**\*YOU COULD WIN \$50 OR \$100!**

\*For details visit:  
[www.lebanonfcu.org/financial-learning-center](http://www.lebanonfcu.org/financial-learning-center)



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COMPUTER, PHONE, OR  
TABLET!

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**Holiday  
Closings:**

Labor Day  
Monday, September 3

**Lebanon Federal  
Credit Union**



# TEAM LFCU

# Let's Celebrate Christmas in July!

## DONATED

over  
**\$4,000**  
to the



There is no better time than the present to start saving money for the holidays. Think about opening a holiday savings account at Lebanon Federal Credit Union that you can deposit money into all year long. That way, you'll have money saved for when you're ready to start your holiday spending. You'll also earn interest on your holiday account. By starting to save now, you will be financially set for the holiday season. What's even better is LFCU does not have a minimum balance requirement on this account, and you can make withdrawals at any time with no penalty! Stop by an office and open a Holiday Club today!



Relay For Life

*"I attended the Relay for Life when I was a little girl in honor of my Nana who passed away from cancer. After I began working for LFCU, I was delighted to hear that they get a team together each year. I have been able to walk my laps again in honor of my Nana, and other family members, that have been affected by cancer. It fills my heart knowing I work for a company that cares so deeply about their community!"*

*Sarah Monk, Senior Electronic Services Manager*

## Selling Your Home?

### Stage Your Home For a Fast Sale

Today's real estate market is crowded with inventory, so if you want to sell your home, it has to stand out. Staging, or making it appeal to the broadest possible group of people, is one way to do just that.

That means depersonalizing your home so buyers can visualize themselves living in it. Basic staging steps include:

- \* Neutralize—Put away family photos, religious items, collections.
- \* De-clutter—Pack up knick-knacks, clear off countertops, remove up to half your furniture. Consider renting a storage locker until your home sells.
- \* Rearrange—Arrange furniture so buyers can move smoothly through the home. Highlight rooms' focal points, such as fireplaces, with furniture groupings.
- \* Let it shine—Clean or replace carpets, wash or paint walls, pressure-wash siding and decks, and scrub, scrub, scrub—especially in bathrooms and kitchens. Turn on all lights and open drapes for showings.
- \* Landscape—Mow and edge the lawn, trim the hedges, plant flowers. If your yard doesn't look well-maintained, buyers will assume your home isn't and drive on by.

If your funds are limited, spend money where it shows. Buyers form first impressions from your front door and foyer, so make sure they sparkle. Is the doorknob wobbly? The doorbell broken? The doormat shabby? If you're debating replacing carpeting in the entryway or a back hallway, choose the entryway.

Be sure your changes make economic sense, though. Do normal maintenance, such as replacing stained, chipped countertops, but don't install an expensive hot tub.

Consider hiring a professional stager. Realtors can recommend stagers, or you can consult the International Association of Home Staging Professionals' website at [iahsp.com](http://iahsp.com). Costs vary, but the National Association of Realtors reports that spending 1% to 3% of your home's asking price will generally yield an 8% to 10% return.

**Whether you're fixing up your home for resale, or looking to buy a new home, Lebanon Federal Credit Union can help. Stop by any LFCU office or call 717.272.2210 ext. 146 today. Visit us on the Web at [www.lebanonfcu.org](http://www.lebanonfcu.org).**

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Editor's note: A longer version of this article appeared in CUNA's Home & Family Finance magazine at <http://buy.cuna.org/detail.php?sku=refer001#subscribe>.



## \$100 CASH REWARD WITH EACH NEW LINE\*

Another BENefit of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.

\*Restrictions apply.







# Retirement Planning

## LFCU Retirement Central

Get a jump start on planning for your future with LFCU Retirement Central.

### What should you consider?

No ongoing or minimum contribution requirements - just save what you can afford!

LFCU offers Traditional, Roth, and SEP IRAs.

LFCU can help you rollover your old 401k or IRA.

## Saving for Retirement is always a Bright Idea!

Lebanon Federal Credit Union makes it affordable for anyone to save for retirement. There is no minimum balance required to open an IRA Share Account. If you want to earn more bang for your buck, it only takes \$500 to open an IRA Share Certificate which is a great way to earn a higher ratio of return on your money!

**\*If you open a NEW IRA at Lebanon FCU by August 1, 2018, bring in a copy of this newsletter or mention this promotion and LFCU will help you get started by making a \$25 deposit into your IRA Share Account.**

Regardless of your age, it's never too early or too late to start saving for your future. Having an IRA at Lebanon Federal Credit Union is a great way to make your retirement dreams one step closer to being a reality!

*\*To qualify for this promotion, you must be an existing member of Lebanon FCU or qualify for membership. Lebanon Federal Credit Union is federally insured by NCUA. Certain restrictions and conditions may apply. More details can be found at [www.lebanonfcu.org/iras/](http://www.lebanonfcu.org/iras/).*

## Auto, Motorcycle, and RV Loans

### What should you consider?

- do you need RELIABILITY
- do you have a GROWING FAMILY
- do you need AN UPGRADE
- do you just want to TREAT YOURSELF?

## Hold Down Costs When Purchasing a Vehicle

Here are some ways to save money when purchasing a vehicle:

- \* Check on reliability--Nothing can torpedo a budget like unexpected repair costs. The annual Consumer Reports Car Reliability Survey cites both overall ratings and specific problems. If you're a paid subscriber to the magazine or online service, go to [www.consumerreports.org](http://www.consumerreports.org).
- \* Look at continuing costs--Although insurance and gasoline costs are continuous, new-car depreciation--the value it loses each year--is a major factor. Edmunds.com summarizes these variables in a feature called True Cost to Own, accessible on their home page. A vehicle that costs less to buy now than a competitor may in fact cost more to own over a five-year period.
- \* Negotiate hard--Reduce your purchase price by looking for the dealer cost or "invoice price" on sites like Edmunds.com and Kelley Blue Book ([kbb.com](http://kbb.com)). Then aim for a selling price before any rebate of no more than 2% over the invoice price. Better yet, talk to us at LFCU about preapproving your auto loan before you even start to shop for a car.



## Vehicle Loans



# 2018 Future Leader Scholarship Winners

## Upcoming Events

- **National Night Out**  
Tuesday, Aug. 7 | Campbelltown
- **Member Appreciation Day**  
Friday, Aug. 10 | All Branches
- **Blood Drive**  
Friday, Aug. 10 | Evergreen Rd  
Supports Central PA Blood Bank
- **Bake Sale**  
Friday, Sept. 21 | All Branches  
Supports American Heart Assoc.

LFCU recognized seven special high school seniors from surrounding local high schools for it's Annual Future Leader Scholarship Award. LFCU had a total of 40 applications this year! This Scholarship Award has been a tradition at LFCU for over 15 years.

The students were selected based on their academic achievements and their involvement in the community. Each selected student was awarded a \$1,000 dollar scholarship towards their continuing education.



**GRACEN DONMOYER**  
Cedar Crest High School



**ANDE MAGUIRE**  
Lebanon High School



**ISAAC COLON**  
Palmyra High School



**RILEY BROWNING**  
Northern Lebanon High School



**MITCHELL REIGLE**  
Annville Cleona High School



**KALEY MICHAEL**  
Elco High School



**NATHAN HATZFELD**  
Lebanon Catholic High School

## IMPORTANT: Remote Deposit Capture UPDATE

RDC is an easy to use tool to use on the LFCU Mobile App. It will be labeled "Mobile Capture" within the app. With RDC, you can deposit checks directly into your account. This deposit service is quick, easy and convenient. If you bank from home, are short on time, or away from a nearby office, this service is a great alternative! Visit the Google Play Store or Apple App Store and download today!.

### RDC FACTS:

- Total # of checks allowed per day = 10
- Total \$ amount allowed per check = \$2,500
- Total \$ allowed per day = \$5,000



- Restrictively endorse the back of your check before you take the picture and submit the check. **Restrictive Endorsement means:** Checking off the box on the back of the check notating that this is a mobile deposit. **Sign the check "For LFCU Mobile Deposit Only" along with your signature on the back of the check.** LFCU intends to enforce the Restrictive Endorsement Requirement beginning **July 1, 2018**. LFCU will reject checks lacking a restrictive endorsement after this date.
- Must log into NetTeller once every 90 days to keep RDC active on your account.
- Your account must be opened for at least 90 days to be qualified.
- The Primary Member on the account must 18 years of age or older.

### Winning Account Numbers

**36313**  
**105603**  
**40430**  
**50270**

Is this your account number? Bring this article to one of our three offices, show our tellers, and we'll deposit \$25 into your account!



EQUAL  
OPPORTUNITY  
LENDER

