



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

theROOT

International Credit Union Day

On October 18th, Lebanon Federal Credit Union, along with more than 56,000 credit unions around the world, will be celebrating International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement. LFCU celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Find Your Platinum Lining in Credit Unions."

Our main celebration will be held at the Schneider Dr. Branch with lunch on US! The Schneider Dr. Branch is located at 300 Schneider Dr. in Lebanon. WLBR, Sirros Italian Ice, and the Lebanon Police will be on site to help us celebrate! You can also enter to win a GAS GRILL at our Schneider Drive location! Visit our other branches for your chance to win a \$50 VISA gift card. Come join the fun!

For more details visit: lebanonfcu.org/ICUDay

Regulation D Update:

Reg D is a Federal Regulation that places a monthly limit on the number of preauthorized, telephone, and automatic transfers you can make. No more than six (6) transfers a month can be made out of a single savings share per month.

Learn more by visiting: www.lebanonfcu.org/Reg-D

This Month's Issue:

2 1st Grade Success Kits
Emergency Fund Saving

3 Holiday Shopping
New Fee Schedule
Card Fraud

4 Member Appreciation Day
Member Donations

LFCU Financial Literacy Center

Fourth Quarter Cash Giveaway
You could win \$50 or \$100!

Complete the "Protect Yourself" playlist before December 31, 2018 for your chance to win!

"Protect Yourself" Playlist:

- ▶ Credit Scores & Reports
- ▶ Identity Protection
- ▶ Taxes
- ▶ Insurance

www.lebanonfcu.org/financial-learning-center

**LEARN ON YOUR
COMPUTER, PHONE, OR
TABLET!**

EVERFI, Inc. EVERFI is the leading education technology company that provides learners of all ages education for the real world, through innovative and scalable digital learning. EVERFI powers community focused financial education for 750 financial institutions across the country. Founded in 2008, EVERFI is fueled by its Software-as-a-Service (SaaS) subscription model and has certified over 18 million learners in critical skill areas. Some of America's leading CEOs and venture capital firms are EVERFI investors including Amazon founder and CEO Jeff Bezos, Google Chairman Eric Schmidt, Twitter founder Evan Williams, TPG Growth, The Rise Fund, Advance Publications, and Rethink Education, and Rethink Impact. The EVERFI Education Network powers more than 4,200 partners in their education initiatives across all 50 states and Canada. Learn more at EVERFI.com

**Holiday
Closings:**

Columbus Day: October 8, 2018
Thanksgiving Day: November 22, 2018
Christmas Day: December 25, 2018



CLASS OF 2030

"LFCU has roots in Lebanon County, just like you. To the families of the Class of 2030, plant your roots with Lebanon Federal Credit Union today and start growing your savings!"

*Lebanon Federal
Credit Union*

1st Grade Success Kits!

LFCU Partnership with the United Way of Lebanon County

LFCU and many other community organizations, partnered with United Way of Lebanon County in their 1st Grade Success Program. This program is designed to reach all students in Lebanon County headed to 1st Grade for the 2018-2019 school year! Those schools include ELCO, AC, CL, Lebanon, Palmyra, NL, Lebanon Catholic, New Covenant, and Lebanon Christian Academy. Each 1st grade student will receive a success kit which contain a class of 2030 t – shirts to help children set the goal of HS graduation, school supplies, a book to promote literacy and reading in the home, and a resource booklet for families. Over 1,750 success kits were expected to be handed out.



Emergency Fund—Start Small, Think Big

Many people wonder how they can build an emergency fund when they're trying to pay off their debts. It isn't as hard as you might think. The strategy is to start small, change a few habits, and change your mindset.

If you're starting from scratch with your emergency fund, begin by saving one month's worth of living expenses while paying the minimum on your credit cards. When you have that first month of emergency funds started, turn your focus to your credit card debt and pay more than the monthly minimum. Once the credit card debt is paid off, go back to building your emergency fund.

If your credit card debt is very high and can't be paid in full within a couple of months, then alternate the extra payment every other month: The first month, add to your emergency fund and pay the minimum on your credit cards. The next month, pay more on your credit cards and skip the deposit to your emergency fund, etc.

Here are five ways to boost your emergency fund and change savings habits for life:

Treat savings as a bill. Figure out what you can afford to save each month and stash away \$75, \$50, \$25, or even \$10 a month. No matter the amount, it adds up and can become habit-forming. As your financial situation improves, increase the amount.

Live one raise behind. When you get a raise, don't begin spending more. Instead, apply the extra amount to your emergency fund.

Automate it. Set up an automatic transfer to your emergency funds account. When the credit union receives your direct-deposit pay check, you can have a portion of it put directly into your savings or emergency account. Out of sight, out of mind, but you know it's there if you really need it.

Give savings a garage-sale boost. Go from room to room in your home and purge stuff you no longer want and need and then schedule a garage sale. Both your house and your savings will look better.

Think of it as a life jacket. If you can't find that initial spark to get started, ask yourself how you'd pay your bills if you lost your job tomorrow. Having an emergency fund will help you keep "your head above water."

Remember: The professionals at Lebanon Federal Credit Union are ready to help with all your savings needs. Call us at 717.272.2210 to set up short-term and long-term savings vehicles that fit your needs.



Holiday Shopping!

USE YOUR LFCU PLATINUM OR CLASSIC VISA® CREDIT CARD

What should you consider?

Fixed Rate VISA

Easy payment options – Automatic payments from your LFCU account(s) NetTeller transfers, LFCU Mobile App transfers, payroll deductions, or you can make a payment at one of our offices.

We notify you of unusual activity and protect you from credit card fraud.

LFCU Protecting you against Card Fraud

Plastic card fraud statistics are up, and much of the fraud comes from criminal activities you can't control. You can help yourself by being responsible and aware of actions that will minimize risk. Lebanon Federal Credit Union also can help by using protective measures to fight plastic card fraud.

At LFCU we're proud of the measures we take to help protect your credit cards. Some measures may seem a bit inconvenient, but before getting frustrated, realize they are for your safety. We're also working hard to make sure every credit card transaction is valid. If we flag your transaction as being potentially fraudulent, please understand we're only trying to protect you. LFCU also offers smsGuardian, an anti-fraud text alert notification system for debit and credit cards.

New LFCU Fee Schedule

will be in effect 12/1/2018

New fee schedule will be listed online @ lebanonfcu.org under "Membership & Benefits" Tab > Forms & Disclosures

smsGuardian



ATM/Debit Card Contacts

Lost/Stolen ATM/Debit/Credit Card

Within USA: (800)682-6075

Outside USA & Canada: (206)352-3482 (Collect)

Transaction Asst. (Decline Line)

Within USA: (888)526-0404

Outside USA & Canada: (206)352-4954(Collect)

SIGN UP TODAY FOR SMSGUARDIAN

smsGuardian: anti fraud text alert notification system

Visit us online @ www.lebanonfcu.org/smsguardian and click the "ENROLL NOW" button.

Possible alerts may include:
 International Authorizations
 Authorizations Greater than \$300.00
 Six (6) or More Transactions in 24 hrs
 Card Not Present Authorizations

Members Matter Most

THANK YOU MEMBERS



Winners of the Lebanon Daily News Best of Lebanon Valley 2018 were announced on June 24, 2018. Winners were selected from 87 different categories. The Best of Lebanon Valley of 2018 shows the community why Lebanon County is so special. To all those who voted this year, thank you for supporting LFCU! LFCU Members Matter Most!

LEBANON DAILY NEWS

Best of the Lebanon Valley



1ST PLACE

Member Appreciation Day

LFCU Celebrated their Member Appreciation Day at all of their branches on Friday, August 10th! Over 300 Rootbeer Floats were served that day in appreciation for our members! Members not only received a Rootbeer float, but they also took home an LFCU plastic cup!

In addition to Member Appreciation Day, LFCU's Evergreen Road Branch participated in a Blood Drive sponsored by the Central Pennsylvania Blood Bank! The amount of blood donated that day helped towards saving 27 lives! Thank you!

LFCU Members Make Donations:

Stuff the Bus: Benefiting United Way of Lebanon County



LFCU Troop Collection



Winning Account Numbers

50115
55148
104500
23941

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

