



LFCU in the Community

LFCU employees volunteer hours of their time at community events each year. In addition, donations are made to a variety of local organizations and businesses in Lebanon County. During the 2nd quarter of 2019, LFCU has sponsored and volunteered at numerous events including:



United Way Day of Caring: Supporting the United Way of Lebanon County

Annual Heart Ball: Supporting the American Heart Association

Bowl For Kids Sake: Benefiting Big Brothers Big Sisters of the Capital Region

Jubilee Annual Golf Outing: Benefiting Jubilee Ministries

Relay For Life: Supporting the American Cancer Society

Splash of Color: Benefiting Lebanon Family Health Services

Annual Nurses Week: Donated fruit trays in honor of Nurses Week



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Great News!

LFCU only requires a \$5.00 minimum balance in member's Primary Savings Share. Originally, LFCU required a \$25.00 minimum balance. Moving forward, any new accounts opened at LFCU will only require a \$5.00 deposit to open and maintain the account!

This also includes all pre-existing accounts at LFCU. This is now reflected in your available balance in your Primary Savings Share.

Holiday Closings:

Labor Day: September 2, 2019



Schneider Dr. Branch Renovations Complete!

LFCU's Schneider Dr. Branch located at 300 Schneider Dr. began renovations mid January of 2019. There were several cosmetic and operational updates to the branch. An overall outer appearance update was needed to match the other branches and Operations Center to help keep a consistent brand. There is now an additional ATM added to the branch, along with a coin counter, extra teller station, and a spacious lobby area. LFCU held a Grand Re-Opening on Wednesday, June 12th at the Schneider Drive Branch as a public celebration of the new updated office. Domino's Pizza, Sirro's Italian Ice, and WQIC Radio were on site to help celebrate. LFCU also held Member Appreciation Day at all of the other LFCU offices, serving hot dogs and allowing members to enter a \$100 Raffle Giveaway at each of the other three Branches.

MONEY MARKET RATES

MINIMUM BALANCE \$0

\$0 - \$2,499.99

EARN 0.50% APR*



*More Rates at www.lebanonfcu.org!

2019 Future Leader Scholarship Winners



LFCU recognized seven high school seniors from surrounding local high schools for it's Annual Future Leader Scholarship Award. 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.

CAMERON HAIN

Cedar Crest High School 



SIDNEY WIKE

Lebanon High School 




GAHINA REMY

Lebanon Catholic High School 



ARIANNA CLAY

Annville Cleona High School 



KAILEY KLEIMENHAGEN

Palmyra High School 




MIKAYLA BOWMAN

Lebanon High School 



JORDAN ROSEGRANT

Elco High School 



**CONGRATS
CLASS OF
2019**



Vacation Club Account

Taking a Vacation?

Open up a Vacation Club at LFCU!

LFCU Vacation Club Accounts require no minimum balance and you can open one at any time of the year. No set deposit schedule required. There is also no fee for early withdrawal. These accounts mature on April 2nd of each year and are automatically deposited into members regular share account at end of term. These accounts are interest bearing accounts!

Stop by an office or open one through Online Banking!

LFCU Mobile App Features:



Set up Travel Alerts

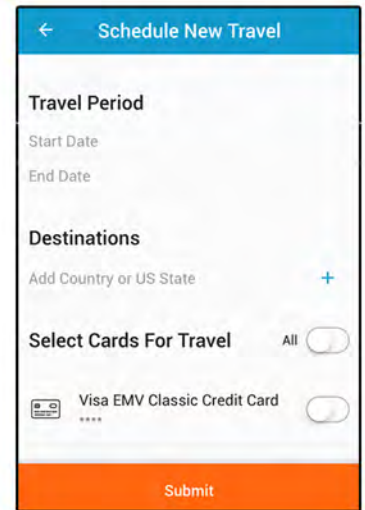
Step 1: Sign into your account using the LFCU Mobile App.

Step 2: Click on the “Card Controls” Tab 

Step 3: Click on card you would like to place alert on.


Step 4: Enter travel period & destinations and click **SUBMIT**

If you're traveling outside the state of PA, LFCU suggests that you notify LFCU of your travel dates.



Deposit Checks with Mobile Deposit

Step 1: Sign into your your account the LFCU Mobile App.

Step 2: Click on the “Mobile Deposit” Tab 

Step 3: Choose account and input amount of check

Step 4: Click to take photo of front and back of check, then click **SUBMIT**

For details and restrictions about LFCU's Mobile Deposit feature or (Remote Deposit Capture) please visit our website at www.lebanonfcu.org/remote-deposit-capture.

Secure Your Mortgage Rate!

All LFCU Mortgage Rates can be locked for up to 6 months from the date of rate lock as part of our No Hassle Mortgage Rate Protection Service. Rate lock requires a submitted mortgage application (includes pre-approvals). No fee or charge for the Rate Protection Service. If rates decrease during the 6 Month Rate Protector time period, members are allowed up to 3 FREE rate lock decreases. Member must contact credit union / First Heritage to request the rate reduction. Subsequent rate lock adjustments cost \$150 per rate lock decrease.

More details at:
lebanonfcu.org/mortgage-services



Mortgage Rate Protection Service

LFCU Youth Month Winners

During the month of April, LFCU Youth Members made deposits at all the branches for their chance to win a Fujifilm Instax Mini Instant Camera. Pictured below are all of our Youth Month Winners from each of our four LFCU branches! Congratulations to our winners. LFCU celebrates National Youth Month every April with awesome prizes and incentives to encourage young members to save money!



Lincoln Matarazzi
Evergreen Rd. Winner



Caleb Kertulis
Campbelltown Winner



Braxtin Rhen
Schneider Dr. Winner



Clayden Wetzel
Myerstown Winner

Even in the Age of Chip Cards, Thieves Lurk

You may have noticed a lag in checking out at the store lately. If you're paying with a new microchip credit or debit card, the payment process takes about 15 seconds longer. In the age of insta-transactions, this can feel like a lifetime. But it's for a good reason!

That's because chip cards communicate with the financial institution as the transaction is being processed – which make them more secure. However, not everyone has made the switch to the microchipped cards yet, and even if you have, some stores and ATMs don't have the upgraded hardware to take advantage of the encryption they offer.

This means that we are still vulnerable to card fraud and theft. For example, financial data could be compromised online, too, as the new chip cards don't offer additional security when making online purchases.

What does this mean? Even with new chip cards, you have to keep an eye on your accounts for fraudulent activity.

Some people believe that as long as they didn't actually charge it, they won't be responsible for the debt. On some level, this makes sense. Why would I be responsible for a purchase I didn't make? This is only partly true. According to the FTC Consumer website, your responsibility really depends on how quickly you report the incident. LFCU suggests you report any incident as quickly as possible to ensure the best result.



Auto Loans

Life is a Journey

Lebanon Federal Credit Union is exactly where you want to be when purchasing a vehicle! Making such an important financial decision should not be stressful, let our experienced Loan Officers work with you to find just the right term and payment to fit your budget.

See Auto Loan Rates at www.lebanonfcu.org

Winning Account Numbers

104595
13409
114131
3483

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



EQUAL
OPPORTUNITY
LENDER

