



theROOT

Tips for Black Friday and Cyber Monday Shopping

The holiday season is approaching and with that comes the biggest shopping days of the year, Black Friday and Cyber Monday. To make the most of these days, we offer you the following advice:

- 1. Make a budget and follow it.** Know how much you can afford to spend and stick to that amount. Use cash to avoid overspending.
- 2. Make a list.** Write down everything you plan to shop for and put them in order of importance. That way, as soon as you enter a store, you can focus on finding those items first.
- 3. Get out early.** The earlier, the better your chances of finding popular items in stock.
- 4. Sign up to get alerts about various products.** There are websites, like, dealnews.com, and theblackfriday.com, that specifically leak Black Friday ads, giving you an early advantage.
- 5. Use online price comparison tools.** Google shopping, PriceGrabber, and Shopzilla allow you to compare prices at various location without having to drive all over town.
- 6. Use loyalty programs.** Many retailers have loyalty programs that offer sales and promotions to their members first and even earn rewards on their purchases.
- 7. Follow your favorite brands on Social Media.** Many retailers will offer special deals on their social media platforms and reward customers who like or follow them with special alerts to discounts.
- 8. Check timing.** Some Cyber Monday deals are for a certain window of time, offering the steepest discounts to early morning shoppers. Check deals before that Monday to know what time to shop for the best deals.

9. Shop with a friend. Not only is it fun, but you can work together and find your gifts faster. While you hunt for items in one section of the store, your friend can search for items in another section.

10. Look for deals at Brick-and-Mortar Stores on Cyber Monday. If a store's Black Friday sales were lower than expected, many will offer deals to lure Cyber Monday shoppers.

After all that shopping, consider participating in Giving Tuesday, which is celebrated the first Tuesday after Thanksgiving. It's an international movement that encourages everyone to donate their time, resources, talents, and money to helping others!

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Holiday Closings:

Columbus Day: October 12, 2020
Veterans Day: November 11, 2020
Thanksgiving Day: November 26, 2020
Christmas Day: December 25, 2020

LFCU Website Chat Feature

LFCU Introduced a new LiveChat feature to the homepage of the website on Wednesday, July 15, 2020. Currently, two knowledgeable Lebanon FCU Representatives are handling the LiveChat feature. Depending on the activity levels of the Chat, there may be more representatives added to the platform in the near future.

Welcome back, let us know if you have any questions.



Features of the chat:

LiveChat is only available on the LFCU Website, it will not be featured on NetTeller Online Banking. When a representative is not handling the chat, or the chat is closed, members are able to leave a message for an agent. No personal information will be given out through the chat feature. Chat will be used to answer basic inquiries on the website that might include membership, rates, and additional product information. The chat feature also has the ability to translate Spanish to English for the chat agent.

Try out LiveChat by visiting: lebanonfcu.org

International Credit Union Day

Save the Date: October 15, 2020



Each year LFCU comes together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day

theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

For more details on LFCU's International Credit Union Day Celebration, Please visit:
lebanonfcu.org/ICUDay

Mobile Deposit



How to make a deposit?

- Step 1. Log into the LFCU Mobile App
- Step 2. Tap the Mobile Deposit tab.
- Step 3. Choose account for deposit, and type in the amount for deposit.
- Step 4. Take a photo of both the front and back of the check. **(Make sure the check is properly endorsed on the back)**
- Step 5. Submit Check* (this may take a few minutes)

***Checks may be rejected or put on hold after review.**

How to endorse the back of the check?

Restrictive Endorsement means:

Checking off the box on the back of the check notating that this is a mobile deposit. (new feature on checks)

Writing "For LFCU Mobile Deposit Only" (in print) along with your signature on the back of the check.

Learn more:

lebanonfcu.org/mobile-deposit

THANK YOU
MEMBERS

#1 Credit
Union



Holiday Spending: Card Limits

With the holiday season right around the corner, stay prepared while you're doing your holiday shopping. If you need to increase your card limits on your LFCU Debit Card, listed below are a couple of options.

In Person: Visit one of our four convenient Lebanon FCU Branch Locations.

Call us: 717.272.2210 Option 3 to speak with a Member Service Representative.



Holiday Club Account

Start saving now and have peace of mind about your finances before the holidays get here! No minimum balance required, and no fee for early withdrawal. You can even set up auto deductions from your paycheck to go into your Holiday Account!

lebanonfcu.org/savings

New Feature Alert: Interbank Transfer on NetTeller

Interbank Transfer gives members of Lebanon FCU the ability to conduct ACH transactions between their LFCU Account / Loans and other financial institutions. Members can use Interbank Transfers to transfer money to and from their credit union account. This is a feature on **NetTeller Online Banking** and is not currently available on the mobile app.

Set up a Interbank Transfer Account

Visit **lebanonfcu.org** and sign into your account using **NetTeller**

- o Once you are signed in click on the "Interbank Transfer Tab"
- o You will need to "Add Account" where you will fill out information such as:

Account Name

Financial Institution Name

Routing Number

Account Number

Account Type

You will then need to verify the account

- o **Auto verification:** Your external account will be credited with a random amount within one to two business days. Once you see the credit on your external account, log back into NetTeller, go to Enrolled Accounts and key in the amount of the credit without decimal points or dollar signs. For example, if 21 cents credits your external account, you will enter 21 in the Verification Amount field. You will have 7 calendar days to complete this process.

Already set up and verified?

Visit **lebanonfcu.org** and sign into your account using **NetTeller**

- o Once you are signed in click on the "Interbank Transfer Tab"
- o You will click on "new transfer"
- o Fill out the necessary information and click submit
- o To double check your transfer has been initiated click on "pending transfers" under the Interbank Transfer tab to view the initiated transfer



lebanonfcu.org/Interbank-transfer

2020 Annual Meeting of Members in Review



Due to COVID 19, LFCU's Annual Meeting of Members was postponed from Saturday, April 4 to Monday, September 28, 2020. LFCU Board of Directors, along with employees, and members of the credit union, joined together at the Lebanon Federal Credit Union Operations Center located at 120 South 16th Street in Lebanon. During the meeting, CEO Jeff Trickett presented LFCU's financial statements, and statements of income. Trickett also reviewed the growth during the 2020 fiscal year and other Credit Union highlights. Attendance was light.

If interested, copies of the 2020 Annual Meeting Booklet will be available to pick up at any of the LFCU Branches!



Prepare Financially If Facing Job Loss

There's no denying these are stressful times. In addition to worrying about contracting COVID-19, many people are losing sleep worrying about the economic uncertainty we are going through. Millions have lost their jobs, and many aren't sure if their job is safe. If you are worried you may lose yours, take a deep breath. Don't obsess about all the things that you cannot change or influence—focus instead on the things you can change.

If you have a job, prepare for what might happen. When you're prepared, you'll feel a lot better and in control of some things in your life. Preparation is the backbone of money management. The potential for a layoff is a wakeup call for anyone who has not been paying attention to the basics.

Break It Down

If you haven't already, turn your energy to these tasks:

- If you have unsecured debt—credit card bills—pay it off so you can stop paying high interest fees.
- Stop using credit cards unless you must, or unless you already pay the balance in full every month.
- Pay all bills a little early so you don't end up paying penalties, pay late fees, and have your interest rate increased.
- If you usually receive a tax refund, go to your payroll department and resubmit a withholding form so that you get more money in each paycheck. Put the extra cash into paying off bills and building your emergency fund.
- Speaking of your emergency fund, build it up so you have enough to cover at least three months' expenses. Ideally, try to save enough to cover six months of expenses to give yourself a solid safety net.
- Use direct deposit for your paycheck and then set up automatic transfers so money is automatically moved from your checking into your savings account. This makes saving so much easier.
- Automate anything you can by using online or mobile bill pay and reminders. This will help you make consistent progress on financial goals, and help you avoid late fees.
- Refinance your mortgage or car loans to take advantage of lower rates, if you qualify. Talk to a credit union loan officer about options to reduce your debt load or retire debts faster.

The more of these habits you develop, the more you'll ease your anxiety about a potential job loss. Even if you keep your job, you'll never be sorry you traded your bad old habits for productive new ones.

And if you do lose your job? The people at Lebanon Federal Credit Union are among your best resources if you become jobless. Contact us to see how we can help.



EQUAL
OPPORTUNITY
LENDER



44445
26379
43205
117548

Winning Account Numbers

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