



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

theROOT

Coming in 2021: New LFCU Website

As technology and digital banking become essential for our members, LFCU wants to make sure our website is up to date with functionality, effectiveness, and security. The website will become easier to navigate with the addition of Search Engine Optimization. Also, the site will be created with a better representation of our brand and values, including our community involvement. Official launch of the website is to be determined. Stay tuned!

LFCU Celebrates GivingTuesday

Lebanon Federal Credit Union takes pride in donating to over 100 different organizations throughout Lebanon County each year. This year, LFCU wanted to do something special in honor of GivingTuesday. GivingTuesday is dedicated to unleashing the power of people and organizations to transform their communities and the world. The movement is organized in partnership with GivingTuesday's global network of leaders, partners, communities and generous individuals.

Lebanon Federal Credit Union celebrated GivingTuesday by donation **\$1,000** to one (1) Not For Profit or Nonprofit organization in Lebanon County. LFCU allowed members to make nominations via the credit union website. From those nominations, LFCU choose the top three organizations and members and community members casted their vote for a winner.

The top three nominations were:

Friends of Coleman Memorial Park

Lebanon Valley YMCA

Humane Society of Lebanon County

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Congratulations

Humane Society of Lebanon County

The Humane Society of Lebanon County is a 501c(3) nonprofit organization that receives no funding from the state of Pennsylvania, or from national organizations such as the Humane Society of the United States or the ASPCA. They rely on generous contributions from residents and businesses in our community to help cover their operating expenses.

**Holiday
Closings:**

Martin Luther King, Jr. Day: January 18, 2021
Presidents' Day: February 15, 2021



Why choose a Credit Card from LFCU?

One thing that may be on your mind when looking at credit card options is the rate. A low rate sounds great, right!? What's best about LFCU's Visa® Credit Cards is that they have a fixed rate which means the rate never changes during the entire term of the credit card!

Visa® Platinum Credit Card



RATE AS LOW AS **9.40% APR***
RATE AS HIGH AS **17.90% APR***
MINIMUM CREDIT LIMIT \$5,000

Visa® Classic Credit Card



RATE AS LOW AS **11.90% APR***
RATE AS HIGH AS **17.90% APR***
MINIMUM CREDIT LIMIT \$500

Benefits Include:

- **FIXED RATE¹**
- NO ANNUAL FEE
- FREE ONLINE ACCESS
- MULTIPLE PAYMENT OPTIONS
- REWARDS FOR PLATINUM CARD

¹Fixed rate: Approved rate will not change during the life of the loan.
APR* – Annual Percentage Rate.

Apply Online

- Visit lebanonfcu.org
- Sign into your account using NetTeller
- click on the "Services Tab"
- Click "continue" next to Loan Application
- Select Loan Type & Amount
- Click Apply for Loan

Apply in Person

Apply in person at any of our four convenient locations, or over the phone.

- Call 717-272-2210 x652 to speak with a loan officer to set up an appointment.

*Certain conditions and restrictions may apply
Equal Opportunity Lender*

LFCU VISA® Balance Transfer Option



Carrying a balance on a high-interest credit card? Consider transferring your balances to an LFCU VISA® Credit Card with a lower rate — 0% for 365 days!*

A balance transfer is a simple concept: You apply for a new card with a lower interest rate, then move your balance to it from the old card. In effect, you're using one card to pay off another, but you're getting a lower interest rate in the process and therefore, saving money!

*The 0.00% Annual Percentage Rate (APR) on Balance Transfers is eligible on LFCU Classic and Platinum Visa Credit Cards. There will be a 3% balance transfer fee at the time of each balance transfer during the 365 day promotional period starting after the first balance transfer date. Balance transfer(s) will revert, after 365 days from date of first balance transfer, to the rate approved at time of application. Current rates range from 9.40% APR to 17.90% APR. The 365 days after first time of balance transfer posting will be considered the promotional period. After the expiration of your promotional rate, the remaining unpaid portion of all balance transfer(s) processed during the promotional period will be subject to your normal APR as outlined on your monthly statement based on the specific LFCU credit card selected. The total amount of outstanding transfer requests cannot total more than your available credit. Any new purchases will be charged at current rates per Cardholder Agreement & Disclosure. Any payment received on your Visa will be applied first to the highest rate balances. Other restrictions or conditions may apply. You may not pay off any of your current LFCU loans or lines of credit by using this balance transfer option. Offer expires December 31, 2021. LFCU is an Equal Opportunity Lender.

Future Leader Scholarship Award

\$1,000 Scholarships to all of the Lebanon County High Schools

Each year Lebanon Federal Credit Union offers scholarships to graduating high school seniors that are members of the credit union. \$1,000 scholarships are offered to students at Annville-Cleona, Cedar Crest, Elco, Lebanon, New Covenant Christian, Northern Lebanon, and Palmyra High Schools. Students will be selected based on their academic achievements, participation in school activities, and commitment to their community.



To enter the Future Leader Scholarship Award Contest, please visit lebanonfcu.org/scholarship

MyCardRules Puts You in Complete Control of Your Cards

Download it to your mobile device today

These days you can control your TV ... your thermostat ... even your lights — all right from your mobile device.

Wouldn't it be great to have that kind of control over your cards, too? Well, now you can.

The MyCardRules app lets you take FULL CONTROL of all your card spending. Just download the app and you can:

- Instantly **turn a card OFF** if it's lost, stolen or being misused
- Set transactions to have a specific **spending limit**
- **Get an alert** every time a card is used
- **Decline** in-store or online transactions based upon your settings



You can even set your cards so that they can be used only when your mobile device is nearby, and restrict purchases at certain types of stores and merchants.

Learn more at: www.lebanonfcu.org/mycardrules

AHA Donation

Every year LFCU participates in the American Heart Association Heart Walk. This year was a little different, and the heart walk was held virtually. This event has always been a favorite of LFCU's and this year was a little extra special. LillyMae Shipkowski was the 2020 Lebanon/Berks Heart Walk Cardiac Kid. She is the great granddaughter of the former CEO, Patricia Hain. LFCU made of a donation of \$1,500 in LillyMae's honor towards the Lebanon Heart Walk for 2020!



See LillyMae's story on facebook at: <https://fb.watch/2fkEX8F2Os/>



GO GREEN IN 2021 SIGN-UP FOR E-STATEMENTS



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Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

- **Taxes made easy.** Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.
- **Real experts standing by.** With TurboTax Live, get unlimited advice from tax experts as you do your taxes -- or have everything done for you, start to finish.
- **Done right, guaranteed.** TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Lebanon FCU works with TurboTax to provide special savings for our valued members -- get up to \$15 off TurboTax federal products. Start today!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Deadline: LFCU Teacher of the Year

LFCU launched its Teacher of the Year Contest on November 2, 2020. The deadline to nominate your favorite teacher is Friday, January 15, 2021.

Nominations can be made by students, parents, colleagues and other community members who want to recognize teachers who exemplify the character it takes to be a well-respected and influential role model to our next generation.

- The nominee must be a full time teacher with a minimum of 3 years experience.
- The nominee is not eligible if they are retiring at the end of the 2021 school year.
- Teacher must demonstrate leadership and serve as role models in their schools and in their community.
- One teacher nomination per person.

Make your nominations at:
www.lebanonfcu.org/teacher-of-the-year

LFCU Platinum Rewards Checking Account

If you're over the age of 50 and are looking for a checking account that will give you added benefits, LFCU has the checking account for you!

- \$0 Minimum Balance to open and maintain account
- No per check fees
- No monthly service fees
- Overdraft Protection available
- Free Online Bill Payer
- 24 Hour access to your account with iTalk 717-272-4550
- 24 Hour access to your account with Online and Mobile Banking
- 1 - FREE order of basic style checks every 12 months
- Interest Bearing Account - Minimum balance of \$1,000 to earn a dividend (currently 0.10% APR*)
- An additional 0.15% (15 bps) will be paid on top of the posted share certificate rate (includes CD Specials!)

Learn more at:
www.lebanonfcu.org/checking

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