



## Grand Opening Jonestown Branch

### *Saturday, June 4th*



Lebanon Federal Credit Union is excited to announce the grand opening of our 5th branch in Jonestown. We are excited to be in Jonestown and are looking forward to better serving both existing and new members with this branch conveniently located on Jonestown Road near the intersection of Route 72.

We are proud to be part of Lebanon County since our founding in 1969 and our efforts to help fulfill the credit union mantra of "People Helping

People." The Jonestown Branch will allow us to better serve the financial needs of our community and provide additional jobs for Lebanon County residents. Thank you to our members and the community for their continued support and trust in Lebanon FCU.

Join us as we celebrate the grand opening of our Jonestown Branch on Saturday, June 4th! Stop by and spin our prize wheel for your chance to win some great giveaways. Froggy Valley 100.1 will be joining us with a live broadcast, tune in to listen! Swatara Coffee Company will be catering the event with some savory and sweet treats along with a warm cup of coffee.

### This Month's Issue:

2 LFCU Teacher of the Year  
Debt Protection  
TruStage® Insurance

3 Youth Month

4 College Award Letters  
IRAs  
Auto Loans

Saturday, June 4, 2022 | 8:30 am - 12:30 pm  
508 Jonestown Rd. Jonestown, PA 17038

More details at  
[lebanonfcu.org/grand-opening](http://lebanonfcu.org/grand-opening)

**Holiday  
Closings:**

**Memorial Day:** May 30, 2022  
**Independence Day:** July 4, 2022





# LFCU Teacher of the Year Winners

LFCU began the Teacher of the Year Award Program in 2017, and has been continuing the program ever since! Thirty seven applications were submitted for the 2022 Teacher of the Year contest. Lebanon Federal Credit Union Management reviewed the applications and listed below were the winners!

## Grand Prize Winner:

Mark Brophy  
Physical Education  
Annville-Celona Elementary

## Runner up Winner:

Christina Boltz  
1st Grade  
Jonestown Elementary

LFCU's grand prize winner is awarded \$1,000 for their school as well as \$1,000 for themselves. Runner up is awarded \$500 for their school as well as \$500 for themselves.



*Pictured is: Ross Hopple, Principal Annville Elementary  
Angela Love, Principal at Cleona Elementary  
Mark Brophy, Physical Education Teacher  
Wendy Kalbach, VP of Business and Community Development at LFCU  
Krista Antonis Ed.D, Superintendent at Annville-Cleona School District*



"Mr. Brophy is great with keeping these kids active with after school baseball practice and weekend games. He has great communication with the parents. He exemplifies everything an educator should be and a great role model for these kids and most importantly, he makes these kids feel they have someone they can count on and who thinks they are valuable."

- Annville Cleona Elementary School Parent

## Debt Protection

### Importance of Financial Protection



**Only 4 in 10**  
consumers have saved money  
for unexpected expenses.<sup>1</sup>

Given life's uncertainties, it's easy to see why more people are turning to financial protection to safeguard their family's financial well-being.

Take an important step toward financial security.  
**Ask us about Debt Protection today.**

Your purchase of Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions and exclusions may apply.

Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.

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## TruStage® Insurance

### Coming **your way!**

**Insurance designed for credit union members**

Watch your mail for a valuable opportunity from TruStage Insurance, designed for credit union members. You deserve competitive rates, helpful guidance, and simple, straightforward insurance brought to you by your credit union. We can help you get coverage that fits your needs and your budget. It's all part of smart planning and protecting what matters most.

Call us and we'll help you understand your options so you can choose the right coverage for you and your family.

**Life & Accidental Death & Dismemberment**  
**1.855.612.7909 Auto & Home 1.888.380.9287**  
**Visit us at TruStage.com**

TruStage® insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company, P.O. Box 61, Waverly, IA 50677-0061. Auto and home insurance are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Base policy no.'s 2018-ADD-POL, E10a-014-2012. Product availability and features may vary by state.

DTCC-2943913.1

**Spring Cleaning**   
*for your Finances*

Did you know you are able to change and label your accounts to customize your needs? Just like a vacation or holiday account, you can "re-name" your accounts, It's Easy!

**Call, or stop into a branch today and one of our Member Service Specialists can help you!**



# SAVE SMALL DREAM BIG

*at your credit union™*

*LFCU will be celebrating Credit Union Youth Month the entire month of April and wants to help your kids fulfill their big dreams.*

Dreaming big doesn't mean you need to start with big actions. The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward. This year's theme for National Credit Union Youth Month is "Save Small. Dream Big. at your credit union." It uses the image of a magical rainbow with a wish-fulfilling gold star at the end. We want to tell young members that their dreams are attainable, no matter how big they are.

Lebanon Federal Credit Union has tools to help fulfill these dreams. With a youth saving account that earns compound interest, young members can deposit small amounts on a regular basis and watch their savings grow "like magic." The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being.

If you have been wondering how to empower your kids to save for their future, National Credit Union Youth Month is a great opportunity to start! Join us this April as credit unions across the country encourage youth to start saving regularly. This celebration is a great time to engage kids at Lebanon FCU and within your community to help them learn that saving, no matter how small the amount, can help them achieve their dreams.

Get involved by using the Twitter hashtag #CUYouthMonth to let everyone know how your credit union is making a difference in young members' lives.

## Youth Month Coloring Contest & Giveaway [April 2022]

### Coloring Contest

LFCU will be having a Youth Month Coloring Contest! Children ages 10 and under are eligible. We will have winners from three different age groups. Winners from each age group will receive a \$25 Gift Card to Dairy Queen.

**0 - 3 | 4 - 6 | 7 - 10**

***Print your coloring page at home from our website,  
or stop by a branch to pick yours up today!  
Deadline to submit your art is April 30th!***

### Giveaways

LFCU will be offering a special giveaway to our young members when they visit one of our branches to make a deposit during the month of April.

Locations:

300 Schneider Dr. Lebanon, PA 17046

301 E. Evergreen Rd. Lebanon, PA 17042

653 E. Lincoln Ave. Myerstown, PA 17067

121 Farmshed Rd. Palmyra, PA 17078

more details at [lebanonfcu.org/youth-month](https://lebanonfcu.org/youth-month)

# Deciphering College Award Letters

By now your family has received financial aid award letters from the colleges where you have been accepted. Comparing award letters and deciding which college is the best match can be confusing and overwhelming! For help understanding your award letters, read more below and check out our on-demand webinar on Deciphering Award Letters.

## Important definitions:

**Award Letter** – An offer sent from a college or university to the student that details how much financial support the student is eligible for. The award letter is sent following the student's submission of the Free Application for Federal Student Aid (FAFSA) and application to attend a college or university.

**Cost of Attendance (COA)** - A figure provided by colleges and/or college financial aid offices that estimates the total costs of attending that particular school for a period of one year. Included in the estimate are all reasonable expenses such as tuition, room and board, books and supplies, personal expenses and transportation.

**Expected Family Contribution (EFC)** - This is the number that's used to determine your eligibility for federal student financial aid. This number results from the financial information you provide in your FAFSA. Your EFC is reported to you on your Student Aid Report (SAR). It is the amount of money that a student's family is expected to contribute to college costs for one year. The EFC considers family income, assets, size of current household and the number of family members currently enrolled in college.

## Can I appeal the decision for my financial aid package if I have special circumstances?

The answer is yes. The following situations can be taken into consideration:

- Recent unemployment of family member(s)
- Medical, dental, or nursing care expenses not covered by health insurance
- Changes in the family's income and/or assets
- Disability/death or divorce
- Homeless youth
- Parents incarcerated

## Types of Financial Aid Offered:

- Scholarships and Grants
- Federal Work Study Program
- Federal Perkins Loan
- Federal Direct Loans
- Federal Direct PLUS Loan
- Cost of Attendance (COA)
- Expected Family Contribution (EFC)
- School's Financial Aid Process

## Need more information about paying for college?

You can schedule a one-on-one consultation with our College Access Counselor! Send your questions to [scholarhelp@studentchoice.org](mailto:scholarhelp@studentchoice.org) or click below to access a submission form and more resources.

**Plant the seed to your future**



[lebanonfcu.org/iras](http://lebanonfcu.org/iras)

**Don't just Dream it, Drive it**



[lebanonfcu.org/auto](http://lebanonfcu.org/auto)

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