



# the ROOT

## Jonestown Branch is Open for Business!

Founded in 1969, LFCU is proud to be a part of Lebanon County and strives to fulfill the credit union mantra of "People Helping People."

On Saturday, June 4th, LFCU held their grand opening celebration of their 5th branch location. This branch is conveniently located at 508 Jonestown Road near the intersection of Route 72.

There was fun and games which included a prize wheel for your chance to win some great giveaways. Froggy Valley 100.1 was on site with a live broadcast, and Swatara Coffee Company catered the event with some free savory and sweet treats along with a nice cup of coffee. During the afternoon, hot fresh pizza was served from Pizza town, located on Market St. in Jonestown.



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For the grand opening celebration, loan and share specials were offered. The specials were available the whole month of June. The specials included Share Certificate Specials, Kids Savings Account incentives, Teen Savings Account raffle giveaway, and Cash Giveaways.

"The Jonestown Branch will allow us to better serve the financial needs of our community and provide additional jobs for Lebanon County residents," said Wendy Kalbach, VP of Community & Business Development. "Thank you to our members and the community for their continued support and trust in Lebanon Federal Credit Union."

### Holiday Closings:

Columbus Day: Oct. 10  
Veterans Day: Nov. 11  
Thanksgiving Day: Nov. 24

Christmas Day Observed:  
Monday, Dec. 26  
New Years Day Observed:  
Monday, Jan. 2





# Scammer Text Messages

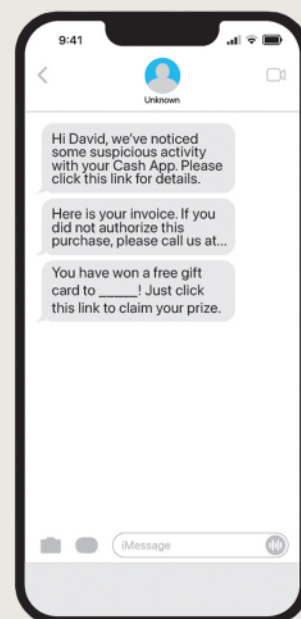
Spot  
the Spam

Have you gotten text messages from an unknown sender?

Scammers use messages like these to get your credit card number or other personal information. They may include a link to a spoofed website that looks real but will steal your username and password. Other messages might install malware on your phone!



If you get messages like these, don't click on any links. If you're unsure if it is legitimate, call the company using a phone number you know is real, not the one in the message to verify it.



## Big Money Questions Before Marriage

No matter how well you and your significant other jibed while dating, marriage brings new things to think about—and money is one of them. Ironing out any potential sources of friction makes for a happier couple. Get the conversation rolling and ask these questions before marriage:

### What do you earn?

No one should be in the dark about his or her partner's income, even if, at first, bringing it up feels awkward. Income level affects everything from day-to-day lifestyle to your future tax bracket.

### What's your credit history?

If your spouse doesn't have a great credit score or has a lot of debt, you may not qualify for a good interest rate on your mortgage. Though it can be tough to talk about, financial secrets cause many more problems than less-than-perfect credit.

### How much debt are you carrying?

Debt affects everything from monthly bills to long-term savings. Be respectful with each other when discussing student loans, credit cards, or loans from family. If the financial inventory uncovers debts or other financial challenges, figure out how to tackle the issues together. While you aren't responsible for the debt your future spouse incurred before your marriage, you will share responsibility for any shared debt incurred after you are married. Discuss how you will handle that debt.

### What are your spending and saving priorities?

Find out if your spending and saving priorities are similar. Talk about how you'll handle major purchases such as appliances and vacations, as well as regular expenses such as groceries and utilities. Discuss what amount of money is OK for one person to spend without consulting the other. Talk about your values around saving money.

### Who will handle our budget and bills?

Talk about how the two of you are going to divide household finances. Talk about whether you'll have individual or joint accounts—or both.

### What are your future plans?

How would you feel if your future spouse planned to stop working to pursue an expensive graduate degree or volunteer opportunity? It's important to also discuss whether both of you will continue to work if you have children.

Having these discussions may feel a little awkward but being clear and open with each other about your finances before the wedding will help you avoid big surprises (or arguments) later in your married life.

# Pay My Loan

Make a payment or deposit into your account 24/7/365!

This self-service website can be accessed at any time, for FREE. No need to call, or visit a branch! Save your checks and your time. Pay your loans online!

## Sign-up Instructions

1. Visit [lebanonfcu.org.com](http://lebanonfcu.org.com) and click on the blue "Pay my loan" button at the top left of the home page.
2. Once you are on the myPayrazr portal, click on the blue "sign-up" button
3. You must enter your account number including the leading zeros  
Ex. Acct 1234 would enter 0000001234 to equal the 10-digit acct number
4. Please enter the suffix as 4-digits + S or L  
Ex. Loan 0090 would be entered as 0090L  
Ex. Share 0001 would be entered as 0001S
5. Enter your zip-code that's on the account



[lebanonfcu.org/pay-my-loan](http://lebanonfcu.org/pay-my-loan)

## LFCU Announces Winner of First Hometown Hero Award

The "Hometown Hero Award" is presented by LFCU to an individual in our community who exemplifies the same vision and core values instilled in LFCU and the Credit Union motto of "People Helping People."

The nomination requirements were that the community member must be active or retired from their line of work and must be a Lebanon County resident. This award was open to:

**First Responders | Fire Fighters | Police Officers | Medical Professionals | Military Personnel**

Out of 40 nominations, Robert Miller Jr. was chosen as LFCU's 2022 winner. On Tuesday, Aug. 9, Robert was surprised at First Aid and Safety of Lebanon. He was presented with a check for \$1,000 on behalf of LFCU. His family was there to surprise him and join in the celebration!

"He has been an EMT for 30 plus years and has come to the rescue of many. Not just while he is working but also off duty," said Shelia Maloney who nominated Robert.

LFCU will continue this annual tradition. Stay tuned for next year's nomination period!

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





# Will You Outlive Your Savings?

More than half of Americans are worried they will outlive their retirement savings, and research shows that women are more at risk of outliving their savings than men. According to the World Economic Forum, many American women will live more than 10 years past the end of their savings, compared to 8 years for men.

There is a significant shortfall between the savings amounts women have compared to men. One reason is women, on average, live longer than men. However, gender income disparity is another significant factor. For example, according to the U.S. Bureau of Labor Statistics, in the first quarter of 2022, women who were full-time wage and salary workers had median weekly earnings of \$937, which is 84 percent of the \$1,118 median salary men earn.

Many people expect their Social Security benefits to provide most of their retirement income. That benefit is based on a person's 35 highest earnings years. The fewer years you spend in the workforce, the less you will receive in Social Security benefits. Since women are more likely than men to take time out of the labor force to care for children and elderly parents, those years without a paycheck will count as zero in their Social Security benefit calculation.

Women and men also differ in the way they save, invest, and use credit. Studies show that although women tend to save more than men and are more likely to pay off their credit card balance each month rather than carrying a balance, they gravitate toward more conservative, lower-risk investment options.

Investing time into improving your financial literacy can help you make sound financial decisions for the future. LFCU has many resources to help you. Stop in or call to speak with a Member Service Specialist to learn more about your savings options.

## THANK YOU FOR VOTING

#1  
Credit Union



## What we do | 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 3rd quarter of 2022, LFCU has sponsored and volunteered at numerous events including:

- **National Night Out**  
Myerstown & Palmyra Locations
- **Salvation Army**  
Sponsoring their Camp Ladore program
- **Police Lunches**  
Donation Lunch to the Lebanon City Police Department
- **Linda Speedway**  
Sponsoring of "Kids Night" and proud Sponsors of GP Motorsports



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120 S. 16TH ST. LEBANON, PA 17042 | [LEBANONFCU.ORG](http://LEBANONFCU.ORG) | 717.272.2210

