



theROOT

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

Military and First Responder Discount

As a way for LFCU to say "thank you" to our hometown heroes, we are happy to present discounted mortgage rates to all Military (Active duty, Reserve, Guard and Veterans) and First Responders (Police, Fire, and EMT). *All qualified members will receive a 0.25% discount on new mortgages.

Compare our mortgage rates to the competition and see how much more you can save by choosing Lebanon Federal Credit Union.

Free Mortgage Pre-Approval | Fixed and Adjustable Rates | 10, 15, 20 or 30 Year Terms



Learn more at www.lebanonfcu.org/mortgage-services

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Looking to purchase that new home or refinancing your current mortgage for a lower rate? We have mortgage experts available to answer any questions you may have either by stopping by any of our five branch locations or contacting us by phone at 717.272.2210 x 652.

Not ready for a mortgage this season? Contact us about taking advantage of these same discounts with other select loan products!

*Military Discount (Active Duty, Reserve, Guard, Veteran) First Responder Discount (Police, Fire, EMT) Can not combine Military and First Responder Discount. Must have been honorably discharged. First Responders must be currently employed in their profession. LFCU NMLS # 408899. Equal Opportunity Lender

**Holiday
Closings:**

Memorial Day: May 29, 2023
Independence Day: July 4, 2023



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! Seventy three applications were submitted for the 2023 Teacher of the Year contest. Lebanon Federal Credit Union Management reviewed the applications and listed below were the winners!

Grand Prize Winner:

Timothy Mehl
Special Education
Palmyra High School

Runner up Winner:

Georgine Purcell
1st & 2nd Grade
Our Lady of the Cross

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: Timothy Mehl, Palmyra High School
Wendy Kalbach, Chief Relationship Officer at LFCU
Scott Richardson, Principal at Palmyra High School*



"Mr. Mehl's been more like a guardian and guide to his students. He has really come up with innovative and fantastic ideas for the students he serves. He continues to go above and beyond." - Parent



Debt Protection

Importance of Financial Protection



Only 4 in 10
consumers have saved money
for unexpected expenses.¹

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

Coverage for **every stage** of life

Designed for credit union members

Different life stages mean different responsibilities. As those commitments grow and change, make sure your insurance is keeping up right along with them.

Let TruStage® help protect you, your loved ones, and the life you've built. We make insurance simple and straightforward, with the service and support you deserve. We're here to help you every step of the way.

Brought to you by your credit union

Founded on more than 80 years of helping to protect credit unions and their members, we've built our reputation on exceptional value, service and a commitment to serve members like you.

Call us today for a free insurance review.

1.855.612.7909

Visit us at **TruStage.com**

TruStage® Life Insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Product and features may vary and not be available in all states. ©TruStage

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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!

PROTECT YOURSELF

from

IDENTITY THEFT



Identity theft is one of the most nefarious crimes out there.

Here are seven ways to help protect yourself:

SECURE YOUR HARD COPIES

Every sensitive document should be kept in a safe. Credit cards and debit cards should be securely placed in your wallet at all times.

BONUS TIP: Shred all aged documents that contain sensitive information.



EXAMINE YOUR FINANCIAL STATEMENTS

Review your financial statements monthly and check carefully for fraudulent activity. Report any suspicious charges immediately.

BONUS TIP: Sign up for alerts and limit your credit card activity to a specific geographical area.



CHOOSE STRONG PASSWORDS

Use different, strong passwords for each of your accounts and devices.



BONUS TIP: Use a secure password service, like Gizmodo, to create and store unique passwords.

PROTECT YOUR COMPUTER

Invest in a strong anti-spyware program to protect your hardware from hackers.

BONUS TIP: Encrypt your hard drive for an extra level of protection.



BE WARY OF SUSPICIOUS EMAILS AND WEBSITES

BONUS TIP: If your inbox is flooded with promotional emails, unsubscribe from some of them. This will help you spot the truly bad apples in all that mail.

Don't open suspicious-looking emails or click on links for unfamiliar sites.

USE TWO-FACTOR IDENTIFICATION

The extra log-in step will help ward off scammers and add another layer of security to your accounts.

BONUS TIP: Never elect to have a device "remember your password" for a site that involves payments of any kind.



AVOID PUBLIC WI-FI

Public Wi-Fi is a great hunting ground for thieves; steer clear if you can. At the very least, avoid all online banking or password logins while using public Wi-Fi.

BONUS TIP: Secure your own home Wi-Fi with a strong password.



Lebanon FCU has transitioned to a new Insurance Holding Company

What does this mean for you?

If you have a current auto policy, please contact your insurance agent or agency to have them update LFCU's new lien holder information to reflect our updated insurance company address.

Lebanon Federal Credit Union
P. O. Box 691468
San Antonio, TX 78269-1468



Proof of Insurance

Please provide Lebanon FCU with an acceptable insurance policy that meets the requirements below. Please note Insurance ID Cards are not accepted. You may mail, fax, email, or upload your proof of insurance.

Policy Requirements:



Insured's Name
Vehicle Description & VIN
Comprehensive & Collision deductibles not to exceed \$2000.00
Policy Number
Policy Period
Lebanon FCU *listed as Loss Payee/Lien Holder*



Phone: 1-866-926-7045



Fax: 1-888-711-0745



lebanonfcu@imcovered.com



Upload: www.imcovered.com/lebanonfcu



Mail: Lebanon Federal Credit Union
P. O. Box 691468
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**National
Credit Union
Youth Month**

#CUYouthMonth

Celebrating all
April long!

lebanonfcu.org/youth-month

Unleash the Power of Savings at
Your Credit Union™

For ages 10 and under



**Mortgage
rate
protection
Service**

lebanonfcu.org/mortgage-services



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

lebanonfcu.org/auto



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