



New LFCU Branch Coming to South Annville Township

Lebanon Federal Credit Union is thrilled to announce the addition of our newest branch in Annville, where we will continue our mission of "People Helping People" and provide better financial services to our amazing community.

The credit union broke ground on Monday, July 24, 2023 with the assistance of Woodland Contractors, Inc. Construction is slated to begin in the latter half of this year, with completion expected by **June 2024**.

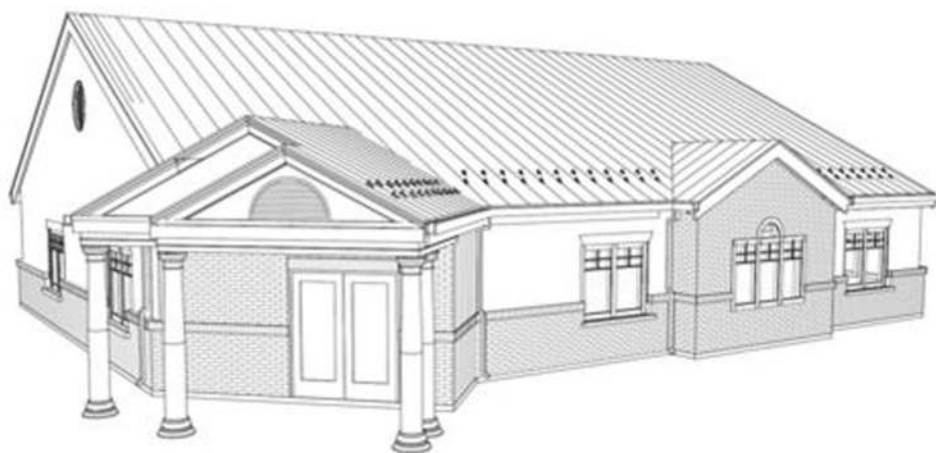
Located on the corner of Killinger Rd and Route 422, the new 3,164 square foot branch will provide convenient access to banking services for current and future members in Annville!

Since its inception in 1969, LFCU has grown into an institution that serves 33.6 thousand members throughout Lebanon County.

We are excited to continue our commitment to providing exceptional financial services to our members and look forward to serving the community for years to come!



**853 Killinger Road
Annville, PA 17003**



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**Holiday
Closings:**

Columbus Day: Oct. 9
Veterans Day: Nov. 11
Thanksgiving Day: Nov. 23

Christmas Day: Dec. 25
New Years Day: Jan. 1



Platinum Rewards Checking Account

for members (50+)

As you approach the golden years of your life, financial stability and peace of mind become paramount. One option that caters specifically to individuals aged 50 and above is the Platinum Rewards Checking Account offered by LFCU. Tailored to meet the unique financial needs of this age group, this account presents several compelling reasons to consider it as your go-to banking solution.

1. **Zero Dollar Minimum Balance:** With a zero-dollar minimum balance requirement to open and maintain the account, you can enjoy the benefits of banking without unnecessary stress about meeting balance thresholds.
2. **Exclusive Interest Rates:** Members of the Platinum Rewards Checking Account enjoy a notable advantage with interest rates. An additional 0.15% (15 basis points) is added on top of posted share certificate rates, including those for share certificate specials.
3. **Community and Member-Centric Approach:** By choosing the Platinum Rewards Checking Account at your local credit union, you're not just opening an account; you're becoming part of a cooperative that values your participation and contributions.

lebanonfcu.org/checking

Consider exploring the advantages this account offers and make the most of your banking experience in this exciting phase of life!

How to Establish a Credit History

Consumer credit allows you to purchase expensive goods and services quickly rather than saving the money for them first. In addition, consumer credit allows you to build and maintain a good credit score. Establishing a good credit record can be difficult for anyone without a credit history. Here are the steps to help you build credit and maintain a good credit score.

If you plan to obtain a credit card, car loan, or mortgage, make sure you carefully read the contract. It's very important to know the interest rate you're getting and how much you will be paying per month.

Here are two ways to establish a credit history with a credit card:

1. **Open a secured credit card.** Open a deposit account for \$500 to \$1,000. The financial institution secures the credit card balance with your deposited amount and gives you a credit limit up to that amount. Keep this secured credit card for at least 12 months.
2. **Apply for a credit card with a co-signer.** A co-signer agrees to pay your debt if you are unable to do so yourself. Since co-signing a credit card affects the co-signer's credit score, it's important that you use the card responsibly and don't abuse this assistance. Keep the co-signer on the credit card agreement for no more than 12 months. To remove them from the agreement, you may need to cancel the card. Check with the credit card issuer for details.

Ideally, you should pay off the total amount owed on your credit card statement each month. If that isn't possible, then keep your credit card balance under 50% of the total available balance. For example, if you have a credit card with an available credit of \$5,000, your total balance should be no higher than \$2,500. This is because credit reporting agencies review your usage and use it to calculate your credit score. The more credit you use and don't pay off, the lower your score will go.

A third option to establish a credit history is to take out a credit-builder loan. This is a small loan, usually under \$1,000, locked in a savings account by the credit union. You make small payments on the loan over a fixed period of time. Each payment is reported to the credit bureaus, which helps you establish a credit history. Once the loan is paid off, you will be given access to the money.

Establishing credit and maintaining a good credit history doesn't have to be difficult. It just requires a little planning and a little restraint. If you start with a small loan, use the credit carefully, and consistently pay off your debt each month, you'll establish a strong credit record very quickly.

LFCU Announces Winner of Hometown Hero Award

A heartfelt congratulations to Officer Adrian Cann of the Cornwall Borough Police Department for being chosen as Lebanon Federal Credit Union's Hometown Hero! Among a total of over 40 nominations, he received an impressive count of four nominations.

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."

Officer Cann's incredible act of heroism perfectly embodies the values that we hold dear in our credit union. The story of his fearless response on July 1st, 2023, to the burning vehicle crash, where he selflessly rescued the trapped driver, is a testament to his unwavering commitment to his community. His dedication aligns seamlessly with the vision and core principles of our credit union, and we're immensely proud to celebrate his well-deserved recognition. Thank you for being an inspiration and a living example of the spirit that drives us all to lend a helping hand to those in need.

Adrian expressed a heartfelt desire to donate his winnings to charity. However, our credit union, recognizing his outstanding achievement, encouraged him to accept the prize. In recognition of Adrian's generosity and community spirit, LFCU has decided to match the donation of \$1,000 to a worthy organization of Adrian's choice.



lebanonfcu.org/hometownhero

CONGRATULATIONS!

Pay My Loan

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

Sign-up Instructions

1. Visit 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

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!



lebanonfcu.org/pay-my-loan

Secure Your Business's Financial Future Today!

Managing your business finances just got easier with our dedicated savings account designed to help you save and grow your hard-earned money. Whether you're a startup, small business, or established enterprise, our Business Savings Account offers competitive interest rates and convenient features tailored to your needs. Here are some benefits of having a dedicated savings account for your business and how it can help you take your enterprise to new heights.

✓ **Earn More, Stress Less** 💰 In the fast-paced world of business, every dollar counts. A Business Savings Account offers you the opportunity to earn interest on your hard-earned money, allowing your funds to grow while you focus on running your business.

✓ **Financial Security and Flexibility** 🛡️ Running a successful business requires careful financial planning. A Business Savings Account provides a secure place to park your funds.

✓ **Invest in Your Business's Future** 🚀 A Business Savings Account isn't just about safeguarding your money; it's about investing in your business's growth and success. By regularly contributing to your savings, you're creating a resource pool that can be tapped into for future projects, expansions, or strategic investments. It's a proactive step toward building a more prosperous and resilient business.

Ready to take your business finances to the next level? Join us on this exciting journey towards financial success. Open your Business Savings Account with Lebanon Federal Credit Union today!

Visit our website at lebanonfcu.org/business or stop by one of our five convenient branch locations to learn more and get started.

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 2024, LFCU has sponsored and volunteered at numerous events including:

- **National Night Out**
Myerstown, Palmyra, & Cornwall Locations
- **Milkshake Makers**
Supporting the Lebanon Area Fair
- **Lebanon Youth Basketball Camp**
T-shirt sponsor
- **Pennsylvania Warhorse Inc.**
Quarterly dress down donation



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