



# theROOT

## LFCU Teacher of the Year - Submission deadline: Friday, February 16th

It's that time of year again – time to celebrate the outstanding educators who make a lasting impact on our lives. We're excited to announce our Teacher of the Year contest, and we need your help in identifying the best of the best!

Do you have a teacher who goes above and beyond, inspiring and shaping the minds of students every day? Now is your chance to shine a spotlight on their dedication and passion for education.

Nominate your favorite teacher for a chance to win the title of LFCU's Teacher of the Year! As a token of appreciation, the winner will receive a well-deserved \$1,000 cash prize, and an additional \$1,000 will be awarded to their school to support educational initiatives. We believe in recognizing excellence across the board. A runner-up will receive \$250, and an extra \$250 will be granted to their school.

For more details and to make your nominations visit:  
[www.lebanonfcu.org/teacher-of-the-year](http://www.lebanonfcu.org/teacher-of-the-year)

## Future Leader Scholarship Award

**\$2,500 Scholarships to all of the Lebanon County High Schools**



## This Month's Issue:

2 Protecting Your Receipts  
Text Fraud

3 eStatement Promotion  
Student Lending  
Platinum Checking Accounts

4 Exclusive Member Discounts  
MyCardRules™

Each year Lebanon Federal Credit Union offers scholarships to graduating high school seniors that are members of the credit union. \$2,500 in scholarships will be offered to students at Annville-Cleona, Cedar Crest, Elco, Lebanon, New Covenant Christian School, Northern Lebanon, Our Lady of the Cross, and Palmyra High Schools. Students will be selected based on their academic achievements, participation in school activities, and commitment to their community. Please submit applications by **Friday, April 8, 2024**.

To enter the Future Leader Scholarship Award Contest visit  
[www.lebanonfcu.org/scholarship](http://www.lebanonfcu.org/scholarship)

**Holiday  
Closings:**

**Martin Luther King, Jr. Day:** January 15, 2024  
**Presidents Day:** February 19, 2024





# Carelessness Can Cost You!

Many Americans are concerned about someone stealing their credit card, check, or debit card numbers, but they may be ignoring one easy way thieves can access financial accounts: receipts.

Disregarding receipts that have valuable information greatly increases the risk of credit and debit card fraud. Thieves easily can find receipts with valid account numbers in trash cans. Some easy steps you can take to prevent thieves from stealing your financial information:

- Shred all preapproved credit offers, credit and debit card receipts, insurance forms, financial statements, and other paperwork containing personal and financial information;
- Check credit union statements and other financial statements monthly for discrepancies and order a credit report once a year to make sure no one else is using your personal information to obtain credit cards or services;
- Don't print your Social Security number on your checks and don't carry your Social Security card in your wallet; and
- Be hesitant about giving personal or financial information over the telephone--make sure you know the caller.



## Is That Really a Text From My Credit Union?

Recently, phishing scams have surged, fueled in part by advancements in Artificial Intelligence (AI). AI, while enhancing customer service for businesses, is also being exploited by fraudsters to craft convincing text messages and emails. Unlike traditional scams, these AI-generated messages may appear legitimate, making it challenging to discern their authenticity.



### To safeguard your credit union account:

- Be wary of messages from unknown numbers claiming to be from the credit union, especially if they indicate account issues.
- Never share personal information like usernames, passwords, Social Security numbers, or financial details in response to unsolicited messages.
- Exercise caution if a message creates a sense of urgency, urging immediate action to avert a crisis.
- Avoid clicking on links in messages requesting money transfers.

### If you receive such a message:

- Do not respond or click any links.
- Contact the credit union directly using provided contact information.
- Capture a screenshot of the message and report it to the credit union.
- Delete the message, block the sender, and, if you clicked on any links or responded, contact the credit union promptly for account security measures.

# Make the Switch to e-Statements and Support a Cause!

As we start the new year, let's embark on a collective effort to make a positive impact on the environment. Join LFCU in our commitment to sustainability by making a simple yet impactful change: switch from paper to eStatements. Not only does this contribute to saving trees, but it also reduces our carbon footprint.

To sweeten the deal, for every member who makes the switch, LFCU will donate \$5 towards the Lebanon Valley Conservancy whose mission is to promote the conservation of natural resources, open spaces and agricultural lands through public awareness, education and scientific research. \*Members must make the switch before March 1, 2024.

Accessing your transaction history and statements is easier than ever – simply log into your online banking account through NetTeller Online Banking or LFCU's Mobile App. Let's make 2024 a year of positive change, one small action at a time. Together, we can make a difference for our planet. Thank you for being a part of this important initiative. #LFCUCommunityStrong



## We Have Roots in Lebanon County, Not Just Branches!

Stay up to date with what we do in the community! Follow us on Facebook & Instagram, or visit [lebanonfcu.org/community](https://lebanonfcu.org/community).



### GO GREEN IN 2024 SIGN-UP FOR E-STATEMENTS



CALL 717.272.2210



SIGN INTO NETTELLER  
CLICK E-STATEMENTS TAB

### An Easy Way to Pay for College

In today's world, students and families are facing a lot of difficult decisions, so LFCU wants to make financing your education simple. When scholarships, grants and federal aid aren't enough, LFCU's private student lending solution can be a cost-effective and easy way to fill those funding gaps and make paying for college easier, whether you're taking classes on campus or studying at home.

Here are just a few of the benefits of our private student loan solution, all from a local, not-for-profit lender you can trust:

- Flexible repayment terms to fit your needs
- Easy online application and instant credit decision
- Personalized support when you need it

Don't scramble for ways to cover your college costs – start your online application today!

**Learn more at:**  
[www.lebanonfcu.org/student](https://www.lebanonfcu.org/student)

### 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](https://www.lebanonfcu.org/checking)



# Save on TurboTax® & H&R Block® Exclusive Member Discounts - Just for you!



This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, as a credit union member you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.

- TurboTax – Get a bigger discount this tax season with savings of up to 20% on TurboTax federal products. Hand off your taxes, get help from experts or file on your own – with TurboTax, America's #1 tax preparation provider.
- H&R Block – Get expert tax and the best-in-market offer of saving up to \$25 on H&R Block professional tax prep. Get your taxes done by a tax pro in an office, via video, or by phone – with H&R Block, experience counts

**Scan the QR code to get your discounts and enter to win, or visit  
[taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org) today!**

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.

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## Be in Complete Control of Your Cards

Download MyCardRules™ to your mobile device today

Google Play Store Apple App Store

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.

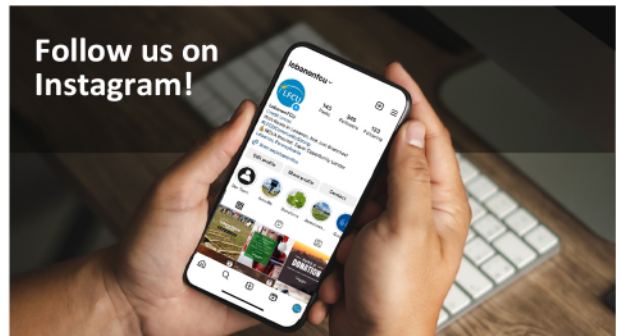
[lebanonfcu.org/mycardrules](https://lebanonfcu.org/mycardrules)

## Coming to Annville in 2024!



**Located across from Rutters  
on 422 *853 Killinger Rd. Annville***

**Follow us on  
Instagram!**



Instagram | @LebanonFCU

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