



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

theROOT

LFCU'S 6th Branch in Annville next to Rutter's on Rt 422 is Now Open! ————— 853 Killinger Rd.

We were overjoyed to announce the grand opening of our sixth branch in Annville, PA. To mark this special occasion, we pulled out all the stops and celebrated in style, making it a day to remember for everyone who joined us.

At LFCU, we believe in fostering strong connections with our community, and what better way to do that than by hosting an event filled with fun, food, and giving back?

One of the highlights of the day was undoubtedly the delicious treats we had on offer. Our guests enjoyed complimentary fried bologna sandwiches, a local favorite that perfectly captured the spirit of Lebanon. And to beat the heat, we served up refreshing farm show milkshakes, providing a taste of tradition and comfort to all who attended.

The festivities didn't stop there. We also set up a dunk tank, where brave members of our team took turns in the hot seat, ready to get soaked for a good cause. This interactive activity brought laughter and excitement as attendees lined up to take aim and dunk their favorite employees. All proceeds from the dunk tank went directly to support the Annville VFW.

The community spirit was real as neighbors, friends, and families united to celebrate our newest branch opening.

We look forward to being a trusted partner in your financial journey here in Annville, PA.

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**Holiday
Closings:**

Labor Day: September 2, 2024
Columbus Day: October 14, 2024



LFCU Anniversary Baby

Over the past 8 years, LFCU has been partnering with WellSpan Good Samaritan Hospital to honor a baby born in June as LFCU's Anniversary Baby! LFCU's Charter was established in June of 1969 and this June LFCU celebrated it's 55th year as a Credit Union.

LFCU was honored to present the Checket family with a bag of goodies along with a \$100 gift card, and of course a free Koalaty Savings Account!

Pictured from left to right is Wendy Kalbach (Chief Relationship Officer at LFCU), Baby Charlie, Alicia, and brother Henry.



Developing Money Skills in Children

Early childhood skills play a crucial role in shaping adult success. Teaching children essential skills like planning, patience, and task completion not only helps them in various aspects of life but also contributes to achieving financial well-being. Executive function skills, which enable focus, planning, and adaptability, are fundamental in supporting positive financial behaviors such as goal setting, saving, and budgeting.

Building Foundational Skills

Help children develop executive function and money skills by encouraging them to:

- Focus on tasks and activities longer
- Follow rules and directions
- Remember and apply new information
- Stop and think before acting
- Wait for desired things
- Reason and solve problems
- Be flexible in thinking
- Learn the value of coins and bills
- Supporting Activities
- Activities to enhance these skills include:



Pretend Play

Simulate working, banking, shopping, and saving money.

Reading

Read and discuss stories, including those about money concepts like earning and saving.

Involve children in planning and decision-making:

- » Set shopping expectations and behavior rules.
- » Have children recall and repeat these rules.
- » Think aloud while making grocery lists.
- » Engage them in counting, marking off lists, identifying prices, comparing deals, and selecting items.

Savings Account

Learn more about LFCU's Youth Savings Account at lebanonfcu.org/Koalaty

For a Home Loan, Your Local Credit Union Is the Best Choice. Here's Why:

Friendly Service: Credit unions are known for their personalized, friendly service. Unlike large financial institutions, they focus on members' needs, ensuring you feel heard and valued. The staff at your local credit union are also your neighbors, making the experience more personal and pleasant.

Great Rates: Credit unions typically offer lower interest rates and better terms than traditional banks. As not-for-profit organizations, they pass earnings back to members through lower fees and rates, significantly reducing the overall cost of your home loan.

Convenient Location: With a credit union in your neighborhood, you get easy access to in-person help and support, along with local market expertise.

Community Support: By choosing a local credit union, you're supporting your community. Credit unions often invest in local projects and initiatives, so your home loan contributes to the economic health of your area.

For a home loan that's friendly, affordable, and close to home, consider LFCU!

See LFCU's Home Loan Rates at lebanonfcu.org/rates/loans

★ **MILITARY & FIRST RESPONDER** ★ ***0.25% DISCOUNT ON VEHICLE, RV, SIGNATURE LOAN & FIXED RATE MORTGAGES** ★

*First Responders must be currently employed in their profession. Current paystub, Government ID card, or previous year W2 form required for proof of eligibility. For Military – Discount requires proof of eligibility such as current paystub, previous year W2, DD-214 Honorable Discharge Paperwork, Government Issued ID including PA DL that shows Member is a Veteran, Deployment Orders, etc... ** Can NOT combine Military and First Responder Discount. LFCU NMLS # 408899.

LFCU's Future Leader Scholarship Winners!



ELCO High School – **Aaron Plummer**

Cedar Crest High School – **Tyler Angelo**

Annville-Cleona High School – **Max Liedtka**

Wilson High School – **Caitlin Trickett**

Northern Lebanon – **Reese Bailey**

Lebanon High School – **Savannah Hershey**

Palmyra High School – **Kadin Jones**

Each student was awarded a \$2,500 scholarship towards their continued education.

LFCU Congratulates Class of 2024

College is a big investment, which is why it's important to know your options, plan ahead, and choose wisely to pay for it. Most families do not have enough college savings to pay for four years of tuition, room, board, books, and other expenses. LFCU can help you plan and bridge the funding gap! Here's how we go the extra mile to help:

Flexible Funding

With delays in this year's FAFSA and financial aid timeline, you might be under a time crunch for making decisions about college and how to pay for it. Even if you're unsure of the college you'll be attending or the exact loan amount you may need, you can establish your private education line of credit with LFCU today. Then, when you've finalized the details, we'll be ready when you are.

Line of Credit Structure

By paying for college with our innovative line of credit, you can secure funding for your entire undergraduate career with just one application!* In future academic years, you'll simply request funds from the line for the amount you need – no need to reapply.

Personalized Support

We'll connect you with a concierge team member who will be with you for every step of your application process. Plus, our College Counselor provides free, one-on-one support via phone or email to answer any questions you may have about paying for college.

And of course, you'll get the quality member experience you've come to expect from LFCU! Learn more today about how we can help you make your higher education dreams a reality!

*Subject to annual review and credit qualification. Must meet school's Satisfactory Academic Progress (SAP) requirements.

Learn more at lebanonfcu.org/student-loan

LFCU 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 2nd quarter of 2024, LFCU has volunteered and donated at numerous events including:

- **United Way Day of Caring:**
Supporting the United Way of Lebanon County
- **Old Annville Days:**
Supporting FOOA's Facade Grant Assistance Program.
- **Donation towards Electric Bike:**
Benefiting the Lebanon Police Department
- **Relay For Life:**
Supporting the American Cancer Society



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