



A Leap Forward:

Celebrating the Success of our Upgraded Digital Banking Launch

We are thrilled to announce that our newly launched digital banking platform, which went live on November 12th, has been a tremendous success! In just the first five days, over **10,000 members** have enrolled, and we couldn't be more excited to see such an incredible response.

Our new platform offers convenient features to make managing your finances easier than ever. Members can now open sub-accounts to separate funds for savings, budgeting, or specific goals, and applying for loans is simpler than ever—just a few clicks through your login gives you access to all the information you need.

We're committed to continually enhancing your banking experience, and we're thrilled that so many of you are already taking advantage of these powerful new tools. Thank you for being a part of this exciting new chapter in our journey!

Stay tuned for more updates and features coming your way soon.

Future Leader Scholarship Award

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



This Month's Issue:

2 New Financial Goals
Credit Cards

3 Sign up for eStatements
Youth Savings
Military & First Responder Discount

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 **Tuesday, April 1, 2025**.

To enter the Future Leader Scholarship Award Contest visit
www.lebanonfcu.org/scholarship

**Holiday
Closings:**

Martin Luther King, Jr. Day: January 20, 2025
Presidents Day: February 17, 2025



New Year, New Financial Goals: Start 2025 Strong

As we welcome 2025, it's the perfect time to set meaningful financial resolutions. Even small changes can make a big difference, and we're here to help you take those first steps toward a more secure future. Here are three simple, impactful goals to consider:



- **Automate Your Savings:** Start small by setting up an automatic transfer from your checking to savings each month. This "set it and forget it" approach makes saving easier and can help build up funds for emergencies or specific goals like a vacation or holiday shopping.



- **Tackle Debt Strategically:** Consider debt payoff methods like the "avalanche" (tackling high interest debt first) or "snowball" (starting with the smallest balance). If you're carrying high-interest credit card debt, explore our balance transfer options to help make monthly payments more manageable.



- **Review Insurance Policies:** An annual check-up on your insurance can reveal savings opportunities or adjust coverage to better suit your needs. Life changes—like a new child, home, or job—can also impact the type of coverage you need.

Make 2025 the year of financial growth! Start small, stay consistent, and watch your progress grow all year long.

At LFCU, we're here to support your financial journey. We offer a range of savings products to help you build your nest egg and loan products designed to help you tackle debt efficiently. Whether you're saving for the future or working to pay down balances, we have solutions to help you meet your goals.

Credit Cards That Fit Your Lifestyle and Financial Goals

Looking for a credit card with great rates and valuable rewards? Our credit union has options designed to meet your needs, whether you're looking to earn rewards, enjoy fixed low rates, or start building your credit.

Low Fixed Rates: Say goodbye to unpredictable interest charges. Our credit cards offer low, fixed rates, giving you peace of mind no matter what life throws your way.



Reward Options: Enjoy the perks of spending! Our Visa Platinum Credit Card lets you earn points redeemable for travel, gift cards, and even cash back. Whether you're planning a vacation, treating yourself, or just adding a little extra to your budget, our rewards make every purchase more valuable.

Visa Secured Credit Card: If you're new to credit or need to rebuild, our Visa Secured Credit Card is a great starting point. With just a \$500 deposit, you can establish your credit and build a solid financial foundation, all while benefiting from the trusted services of your credit union.

Our credit cards are designed with your financial goals in mind. Stop by any branch or give us a call to discuss which option is right for you. Start the new year with a credit card that fits your life!



Learn more at:
www.lebanonfcu.org/visa

Ready to simplify your banking in 2025?

Switch to electronic statements (eStatements) today!

Start the New Year with Ease – Go Paperless!

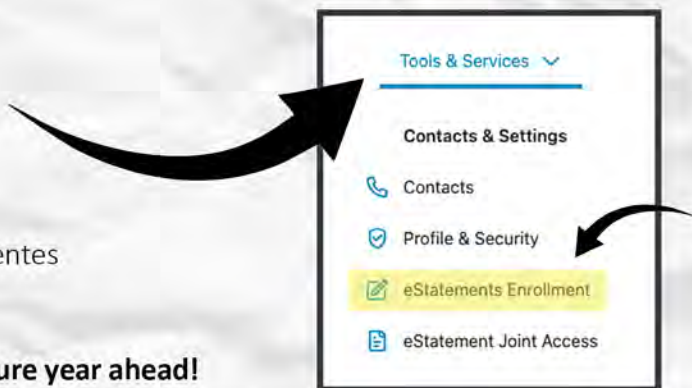
It's fast, secure, and eco-friendly. Plus, you'll enjoy the convenience of accessing your statements anytime, anywhere, directly from your digital banking account.

Why Choose eStatements:

- **Instant Access:** No more waiting for the mail—your statements are available as soon as they're ready.
- **Enhanced Security:** Avoid the risk of paper statements getting lost or stolen.
- **GO GREEN:** Help us reduce paper waste and protect the environment.
- **Convenience:** View and download your statements from any device, whenever you need them.

Signing up is easy:

- **Call us:** 717-272-2210 for assistance
- **Log into Digital Banking:**
 1. Click on the **Tools & Services Tab**
 2. Navigate to **eStatements Enrollment**
 3. Toggle the button to receive bank statements electronically for your selected accounts



Make the switch today and enjoy a simpler, more secure year ahead!

Set Your Kids Up for Success with a Youth Savings Account

Give your child or grandchild a head start on smart saving habits with a youth savings account at LFCU. For just \$5, they can begin their savings journey—and they'll even receive a fun prize each time they reach milestones of \$100, \$250, and \$500!

Teaching kids to save from an early age sets them up for lifelong success, helping them understand how to plan, set goals, and manage their own money responsibly. And with your guidance—and a little help from us—saving can become a habit they'll carry with them into adulthood.

Visit us today to open a youth account and start your child or grandchild on the path to financial independence. Let's help them build a bright financial future, one dollar at a time!

Learn more at:

www.lebanonfcu.org/koalaty

Special Loan Discounts for Military and First Responders

At LFCU we're committed to supporting the people who serve and protect our community. That's why we offer a **0.25% loan rate discount** for military personnel and first responders on select loans, including **Signature Loans, Fixed-Rate Mortgages, Home Equity Term Loans, and Vehicle/RV Loans**. We've recently expanded this discount to include home equity term loans—giving our heroes even more ways to save.

This discount sets us apart because we truly believe in giving back to those who serve. Many banks and credit unions don't offer a military or first responder discount like ours. This commitment reflects our dedication to supporting our community and honoring those who make a difference every day.

If you're a military member or first responder, stop by to learn how this discount can help you achieve your financial goals. It's our way of saying "thank you" for all you do!

Learn more at:

www.lebanonfcu.org/rates/loans

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

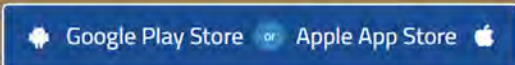
Scan the QR code to get your discounts and enter to win, or visit taxservices.lovemycreditunion.org today!

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

©2025 Love My Credit Union Rewards

Be in Complete Control of Your Cards

Download MyCardRules™ to your mobile device today



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.



Visit us in Annville

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

Follow us on Instagram!

Instagram | @LebanonFCU

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