



LFCU'S Annville Branch Celebrates its One Year Anniversary!

Located next to Rutter's on Rt. 422

This June, Lebanon Federal Credit Union proudly celebrated the one-year anniversary of our Annville branch. To mark this exciting milestone, we hosted a month-long celebration filled with special promotions, giveaways, and community engagement. Throughout the month, members and visitors alike enjoyed exclusive offers available only at our Annville location.

We kicked off the celebration by offering matched savings for children ages 0–12 who opened new Koalaty Savings accounts. Teens between 13 and 19 who opened a savings account were entered into a raffle to win Apple AirPods, with three winners selected. Adults also had plenty of reasons to join the festivities. Auto loan applicants received a 1% discount on approved rates, and mortgage seekers benefited from up to \$1,000 in closing-cost credit for qualified pre-approvals and closings. New members who opened a savings account walked away with a branded 10 oz. YETI tumbler, while supplies lasted.

To make the celebration even more exciting, we hosted a raffle for an iPad Mini open to all visitors aged 18 and over—no purchase or membership required. We also gave away gift cards to local Annville businesses, further supporting our close-knit community.

Our team was thrilled to connect with so many members of the Annville area during this celebration. The anniversary not only marked a year of growth for our branch, but also reaffirmed our commitment to serving the financial needs of Lebanon County. We thank everyone who joined us in making this milestone so memorable.

This Month's Issue:

2 Budget Seminar
LFCU Visa Credit Card

3 Home Loans
Military Discount
Future Leader Scholarship

4 LFCU Student Lending
LFCU in the Community



**Holiday
Closings:**

Labor Day: September 1, 2025
Columbus Day: October 13, 2025



Budgeting Seminar

We're excited to announce that LFCU will be hosting a Budgeting Seminar this fall — and you won't want to miss it!

This basic workshop is designed with real-life situations in mind, perfect for anyone looking to get a better handle on their finances. Whether you're just starting your financial journey or need a quick refresher, this seminar is for you.

Topics will include:

How to figure out a budget that works for you
Basic credit concepts & how credit impacts your finances
Preventing overdrafts and balancing a checkbook
Cash App risks and common scams to watch out for



Limited Attendance – Only 25 Spots Available!

To make this workshop more personalized and engaging, attendance will be capped at 25 members. Be sure to keep an eye out for the official date and registration info — space will fill quickly!

Bonus: Win a \$100 Deposit!

All attendees will be entered into a drawing to win a \$100 deposit into their LFCU savings account at the end of the seminar!

Stay tuned — more details coming soon. Let's take the first step toward smarter spending together!

Visa Credit Card

At Lebanon Federal Credit Union, we believe your credit card should work for you—not the other way around. Whether you're looking for rewards, flexibility, or tools to build your credit, our Visa® Credit Cards deliver value with no annual fees, competitive fixed rates, and unmatched member perks.

Visa® Platinum — Rewards That Add Up

Enjoy our most popular card with top-tier benefits:

- Earn 1 point per \$1 spent on purchases
- Redeem for gift cards, travel, or cash back
0% APR* for 365 days on balance transfers (3% fee applies)
- Low fixed rates starting at 10.40% APR*
- The perfect card for everyday spending with long-term value.

Visa® Classic — Simple & Straightforward

An excellent option for members who want to manage credit with ease:

- Fixed rates from 12.90% – 17.90% APR*
- Great for establishing credit or keeping it simple
Includes balance transfer option
- No rewards but same trusted security and service

Visa® Secured — Build or Rebuild with Confidence

Need to strengthen your credit? Our Secured Visa® offers:

- A safe way to start or rebuild credit
- Same no-fee, fixed-rate advantages
- Backed by your own savings for guaranteed approval



Learn more about LFCU's Visa Credit Cards at lebanonfcu.org/visa

*The 0.00% Annual Percentage Rate (APR) on Balance Transfers is eligible on LFCU Classic and Platinum VISA® Credit Cards. There will be a 3% balance transfer fee at the time of each balance transfer during the 365 day promotional period starting after the first balance transfer date. Balance transfer(s) will revert, after 365 days from date of first balance transfer, to the rate approved at time of application. Current rates range from 10.40% APR to 17.90% APR. The 365 days after first time of balance transfer posting will be considered the promotional period. After the expiration of your promotional rate, the remaining unpaid portion of all balance transfer(s) processed during the promotional period will be subject to your normal APR as outlined on your monthly statement based on the specific LFCU Visa® Credit Card selected. The total amount of outstanding transfer requests cannot total more than your available credit. Any new purchases will be charged at current rates per Cardholder Agreement & Disclosure. Any payment received on your Visa will be applied first to the highest rate balances. Other restrictions or conditions may apply. You may not pay off any of your current LFCU loans or lines of credit by using this balance transfer option. Offer expires December 31, 2025. LFCU is an Equal Opportunity Lender.

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 – **Kailen Hibshman**
Cedar Crest High School – **Kayden Tirado**
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 2025

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](https://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 2025, LFCU has volunteered and donated at numerous events including:

- **United Way Day of Caring:**
Supporting the United Way of Lebanon County
- **Troop Collection:**
Collecting supplies for our troops overseas
- **Donation to Bicycle Recycle Shop:**
Giving the kids in the community bikes and bike repair
- **Relay For Life:**
Supporting the American Cancer Society



©2025 LEBANON FEDERAL CREDIT UNION
FEDERALLY INSURED BY NCUA. EQUAL OPPORTUNITY LENDER. LFCU NMLS # 408899