



expressions

THIRD QUARTER 2017

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System Upgrade News

Thank you to all our members for your patience during our recent System Upgrade.

We are thrilled to be back to business as usual with some exciting enhancements. If you've never used e-Tran before, go to <https://my.lvecu.org/Registration> and follow the instructions to access your accounts. If you were an e-Tran user but haven't accessed it since the upgrade, go to our homepage and enter your 5-digit member number in the Username box and click login and follow the step-by-step instructions.

If you have already accessed e-Tran since the upgrade, then you'll want to try our New Mobile Banking App*! Simply visit your App Store and search for LVECU. Look for our logo and download the app. You can view your balances, transfer funds between accounts and pay your LVECU loan or credit card, all on an easy-to-view screen. It's secure, convenient and best of all, it's with you wherever you go! Once you have the app, you can also deposit checks by phone using Remote Deposit Capture! Remote Deposit Capture allows you to deposit a check without visiting a branch. All you need is a smartphone. Once you've downloaded the e-Tran Mobile App, it's as simple as snapping a photo! Download our e-Services Guide for more information. 📱

To register for online banking, visit <https://my.lvecu.org/Registration>

Visit http://ig.libertyonline.net/ImageGallery/Custom/cu0145/PDFs/e-Service_Guide_June_2017_Update.pdf for our e-Services Guide.

**LVECU does not charge a fee for mobile banking but data fees may apply, check with your wireless provider.*

3720 Hamilton Boulevard
Allentown, PA 18103-4503
Phone: 610-820-0145
Toll Free: 1-800-800-2311
Fax: 610-435-5250



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College Scholarships, Grants and Loans – What do they Cover?

Students and their families have plenty of options to consider when it comes to paying for college tuition.

From scholarships to grants to loans, filling the gap can be a confusing proposition. Before deciding what options are right for you, here are a few important tips to keep in mind.

For the full article, visit http://www.lvecu.org/asp/products/product_5_3.asp 📄



Contribute to Your Community Without Spending an (Extra) Dime

By Shannon Cahoon

In the midst of all the negative stereotypes our generation faces, one thing I am actually proud of when people say “those millennials...” Is that our generation is viewed as being more community-minded, and more likely to contribute dollars and time to supporting causes we care about.

If you're like me, there are many causes you care about. Try as I might, at this stage in life I'm just not able to give my favorite organizations as much as I'd like to. But I've found a few companies that I already do a great deal of my shopping with that can help me with this—at no added cost to me! For almost every purchase I make from Amazon and Fred Meyer/Kroger a portion of my sales gets donated to a school or nonprofit of my choosing. Here's how to make your everyday shopping work for your charitable causes!

Visit <http://guidestomoney.cuna.org/lvecu-org/blog/contribute-to-your-community-without-spending-an-extra-dime> for the full story. 📄

Budgeting Basics

If you're new to budgeting, it's important to understand what a budget is and how it helps you examine what you earn and how you are spending that income. A budget is a financial plan that takes income and expenses into account and provides estimates for how much you make and spend over a given period of time.

For the full story, visit http://lvecu.practicalmoneyskills.com/learn/budgeting/budgeting_basics 📄

Member Benefits

Dorney Park, LV Zoo, Movie Tickets, Crayola Experience, GM & Shop America Discount

Crayola Experience

Ages 2 and up, Discount Price \$14.99 (Regular Admission \$18.99)

Dorney Park

Discount Dorney Park tickets are available to purchase at either office.

- Regular – \$44.00 (All guests 3 and older – Regular Gate Price \$58.00)

GM & Shop American Discount

Visit our Member Benefits page for details.

LV Zoo

Save \$2.00 off the regular gate price.

- Adults \$11.00 (Age 12 and over, Regular Gate Price \$13.00)
- Children \$9.00 (Ages 2-11 Regular Gate Price \$11.00)
Children under 2 are free.

Movie Tickets

Discount movie tickets for Carmike (Valid at new local AMC locations) are available at both offices. Not valid on special engagements or some 3D movies, some restrictions apply.

- Carmike - \$8.00

Blue Mountain Summit Aerial Park

- Discount - \$5.00

For a complete list of member benefits, visit http://www.lvecu.org/asp/products/product_3_2.asp 📄



NCUYM

This year's National Credit Union Youth Month was celebrated in April with the theme "Give a Hoot About Saving".

We opened 12 new youth accounts and saw 225 youth members deposit a total of \$88,797! Kirby members received double Kirby Credits & were able to enter our Grand Prize drawing for an Adopt an Owl Package from World Wildlife Fund & a \$100 Deposit to their Savings (a \$200 value). Claim Your Youth (CYY) members were able to enter our CYY quarterly drawing for \$100 and our Grand Prize drawing for an Adopt an Owl Package from World Wildlife Fund & a \$100 Deposit to their Savings (a \$200 value). Congratulations to the following winners:

Kirby Club Michael Lam

CYY Samantha Loeper

\$100 Quarterly

CYY drawing Shelby 🐾



Young Adults 18 & Older...Welcome to the Real World!

Whether you've just finished high school or college, you're on to bigger and better things. And who better to help you get there than your credit union? At LVECU, we have the tools you need to get started:

- Free Checking
- Visa® Debit Cards
- Visa® Credit Cards
- Allpoint™ Surcharge-free ATM Network
- e-Tran Online Banking
- Bill Pay
- New Mobile Banking App
- Check Deposit by Smartphone
- e-Statements
- Smart Option Student Loans® by Sallie Mae® and more!

So, whether you need to manage your money on-campus or on your own, we're here to help! 🐾

Lehigh Valley Educators Credit Union Cardholders Enjoy **Unlimited Surcharge-Free Access at Allpoint ATMs!** Free access to your cash has never been easier. Look for the Allpoint ATM at these convenient locations*:



To find an Allpoint ATM near you, visit allpointnetwork.com

Look for this symbol on the ATM



Go Everywhere.

The ATM may display a surcharge-fee screen. Accept the surcharge and proceed with your withdrawal. YOU WILL NOT BE CHARGED THE SURCHARGE-FEE.

*Look for the Allpoint logo to ensure your transaction will be surcharge-free. Not every retail location has an Allpoint surcharge-free ATM inside.

Read to Succeed Summer Reading Program

Spend your summer reading and get rewarded!

If you're a school age member (5 to 17) and you haven't received your Read to Succeed mailer yet, visit <http://www.lvecu.org/expressions/images/2017-Q3/SummerReading.pdf> to download a copy. Young members who meet the reading requirements will receive a \$5 or \$10 gift card to Barnes & Noble® Book Store! You must visit either office with your completed form between August 19th and September 2nd to receive your gift card. 🐾

Free Shred Day

Members Only

Free Document Shredding

Saturday, September 23rd, 9:30 a.m. to 12:00 p.m.

LVECU, 3720 Hamilton Blvd., Allentown, PA 🐾



Contact Us

Main Office

3720 Hamilton Boulevard
Allentown, PA 18103-4503

610-820-0145

Toll Free: 1-800-800-2311

Fax: 610-435-5250

Schnecksville Branch

4031 Independence Drive
Schnecksville, PA 18078-0399

610-820-0145

Fax: 610-799-2109

Hours

Monday 9:00 am-5:00 pm
Tuesday 9:00 am-5:00 pm
Wednesday 10:00 am-5:00 pm
Thursday 9:00 am-6:00 pm
Friday 9:00 am-5:00 pm
Saturday 9:00 am-12:00 pm
(Main Office Only)

ART (Audio Response Teller):
610-820-0292

Toll Free: 1-888-278-3100

VISA Credit Card

Account Information:

1-800-433-0505 or www.EZCardinfo.com

Report Lost/Stolen Card:

During regular LVECU business hours –
610-820-0145, ext. 503,
Toll Free: 1-800-433-0505
(M-F 8 am-10 pm)

After regular business hours –
1-800-991-4961

VISA Check Card/ATM Card

Report Lost/Stolen Card:

During regular LVECU business hours –
610-820-0145, Toll Free: 1-800-800-2311

After regular business hours –
ART: 610-820-0292
e-Tran® PC Internet banking

Website

www.lvecu.org

Board Members

William Ayers, *President*
Gary Fedorcha, *Vice President*
Eugenia Emert, *Secretary/Treasurer*
Robert Bold Daniel Y. Joseph
Gary E. Phillips Carmen Riola
Ryan VanNorman Daniel Weaver

Give your family ROOM to GROW HOME EQUITY LOANS



Are your plans bigger than your budget? A home equity loan from LVECU might be the answer. It's the smart choice for large, ongoing and unexpected expenses such as home improvement projects, debt consolidation and more:

- Rates as low as 3.00% APR* for up to 36 months
- Terms up to 240 months
- Home equity lines of credit available, too!*

Learn more and apply

*APR=Annual Percentage Rate. Rates based on an evaluation of your credit score, and your actual rate may vary. Rates subject to change without notice, and not all applicants will qualify. Other rates and terms available. Payment Example: You pay \$29.08 per month for every \$1,000 financed. \$50 government recording fee due at time of application. Home equity loans are limited to 85% of property value minus any existing liens. Loans are limited to one- to four-family, owner-occupied or second homes that are residential properties. Loans are limited to Berks, Bucks, Carbon, Lehigh, Montgomery, Northampton and Schuylkill counties. An appraisal may be required at time of application at borrower's expense, and any amount over \$200,000 must have an appraisal completed. Finance charges may be tax deductible; please consult your tax advisor for details.

Membership Drive Coming later this summer!

HOLIDAY CLOSINGS

LVECU will be closed to observe the following holidays:

Tuesday, July 4th – **Independence Day**

Monday, September 4th – **Labor Day**

Monday, October 9th – **Columbus Day**

Please mark your calendars and remember that ART, e-Tran Online Banking, Mobile Banking and Bill Pay are available when the credit union offices are closed.

ASD Homeless Children & Youth Item of the Month

July: Hair Care – Brushes, Combs, Hair Ties, etc.

August & September: Back-to-School Supplies

Please bring donations to either office.