ARE YOU READY FOR YOUR NEW HOME?

LCCU NOW OFFERS MORTGAGE LOANS
If you’re considering purchasing a new home or refinancing your current mortgage, now may be the perfect time! With LCCU now offering mortgage loans, members can take advantage of today’s low mortgage rates with a variety of loan programs - one of which is sure to fit your needs.

Our knowledgeable loan experts will help you navigate the sometimes confusing process of finding, applying for and closing on the right loan.

By partnering with Consolidated Community Credit Union, LCCU now offers:
• FHA and First-Time Buyer programs
• Jumbo loans
• VA loans
• Conventional loans
• Loans for Investment property (up to 4 units)

Fixed and adjustable rates are available, as is a variety of repayment terms up to to 30 years. The application process is fast and simple, and you’ll pay no application fee.

It’s important to find out how much house you can afford before applying for a loan or making an offer on a house. Give us a call at 208-746-7233 for your free loan review and consultation. A loan representative will work with you to determine the home price you can afford and are comfortable with.

There’s no magic time to buy, but with today’s low interest rates, buying your first home or your dream home may be just a call away. Speak to one of our experts today!

YOU’RE INVITED
76th Annual Membership Meeting

Mark your calendar for LCCU’s 76th Annual Meeting. We’ll share highlights of 2015 and update you on our plans for 2016. This is your time to make comments and suggestions and ask questions. You’ll also have the chance to meet the team of credit union board members who volunteer their time to guide the credit union and its mission to provide the financial services our members need and want to be financially successful.

6:00 pm
Red Lion Hotel
621 21st St.
Lewiston, ID

Light snacks, coffee and lemonade will be served.
The LCCU family sadly lost a good friend in April. Tina Hoisington, a loan officer at LCCU for 15 years, passed away unexpectedly as the result of a tragic ATV accident. Tina’s soft voice, youthful laugh and big smile would brighten everyone’s day. An excellent baker, Tina would often donate her baking services at charity auctions and bake homemade cookies for the winner for a year! She was passionate about animals - especially her one-eyed cat named Uno - and was a longtime volunteer at the local animal shelter. Though we no longer see her each day, Tina is forever in our hearts. “Love you big bunches!”

Teacher Grants bring new learning opportunities to students

In 1939, LCCU was founded as a teachers credit union with teachers from the Lewiston School District as charter members. Their goal was to form an organization that promoted thrift and offered a source of credit for loans for prudent and productive purposes. This philosophy has prevailed and been the foundation for the credit union’s continued growth and success.

In 2014, with funding for education at a historic low and our view of teachers as professional innovators and guardians of the future, LCCU created the Teacher Grant Program in an effort to help teachers supplement instruction, facilitate student learning and reach their greatest potential.

Each semester during the school year the LCCU Teacher Grant Program awards teachers in our communities with grants to pay for programs, materials, and/or special projects for their classrooms. The Teacher Grant Program Committee awards grants to teachers based on funds available and in amounts as determined by the LCCU’s Board of Directors.

All educators in grades pre-K-12 within our seven county field of membership are eligible to apply. The application deadline for the spring semester is February 22, 2016. Grant applications and more information about applying for a grant are available on the LCCU website (lewisclarkcu.org) and in our LCCU Branch lobbies.

This year, we are proud to have awarded the following teachers with LCCU-EDU Teacher Grants:

- **Michelle Steele, Centennial Elementary**, received a $500 grant for promoting the art of archery as part of the in-school curriculum.
- **Sheri Gehring, Holy Family Elementary**, received a $332 grant to offer students IXL Math, a comprehensive online math program that tracks and personalizes each student’s lesson plan.
- **Sheila Hewett, Lapwai Elementary**, was awarded a $249 grant used toward Reach for Reading headphones and software designed to aid students with reading fluency.
- **De’Ané Samuels, Webster Elementary**, received a $500 grant for the Baggy Book Program, a take-home reading program that helps students become skilled and confident readers.
- **Jenine Nord, Cavendish Elementary**, was awarded a $500 grant used toward purchasing Choose Your Own Adventure books, aiding in discovering science and social studies through history in an interactive setting.
- **The Lewiston School District’s Elementary Physical Education Departments** came together and were awarded a $600 grant for the purchase of life jackets that will be used during the swimming lessons provided to third graders in each of the district’s elementary schools.

IN MEMORIAM Tina Hoisington

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The U.S. Department of Justice’s Bureau of Justice Statistics reports that 17.6 million U.S. residents experienced identity theft in 2014. So if you think that it can’t happen to you, think again.

Whether you’re using the web or checking your e-mail, we care about your security and privacy. At LCCU, we know that your personal financial information is an asset worth protecting. Fortunately, there are ways to prevent and reduce your chances for identity theft and fraud. The free LCCU Security Center on the LCCU website (located in Tools & Resources) lists tips, technologies and websites that are available to help you protect your security.

Though online identity theft is rampant these days, don’t forget to protect yourself against in-person theft.

**Remember:**
- Never leave your purse or wallet unattended at work or in church, restaurants, health fitness clubs, parties, or shopping carts. Never leave your purse or wallet in open view in your car, even when your car is locked.
- Do not carry your extra credit cards, Social Security card, birth certificate, or passport in your wallet or purse except when necessary. This practice minimizes the amount of information a thief can steal. Photocopy everything in your wallet so if it is stolen you know exactly who to call.
- Take credit card receipts with you. Never toss them in a public trash.
- Reconcile your check and credit card statements in a timely fashion, and challenge any purchases you did not make.
- Never give any credit card, bank, or Social Security information to anyone by telephone, even if you made the call, unless you can positively verify that the call is legitimate.

If you have any questions about the legitimacy of an email from LCCU, the security of your accounts or suspicious account activity, contact an LCCU representative at your local branch immediately.

Lewiston - 208-746-7233  
Orofino - 208-476-5112  
Clarkston - 509-780-4120

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**Tips for preventing identity fraud**

- Do not click on links in any emails you receive from a financial institutions – even if you’re 100% sure they’re legitimate. Instead, go to your browser and type in the domain name of the institution and then login to your account.
- Set your computer up to automatically download the latest updates. You will want to install a new fix once a security breach has been discovered and patched.
- Install virus and spyware detection software and keep them updated.
- Treat your personal information like gold. Do not publish your birthday, pet’s name, phone number, or other potential security question answers on sites like Facebook. This information is often used by companies to verify your identity.
- If you have a smartphone, password protect your home screen. If your phone is lost, no one will be able to access your information.
- Do not store login information on your smartphone or other mobile device.

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**Bank anywhere, anytime with LCCU’s mobile app**

**Go Mobile with mo-go**

Mo-go is a free, secure service for all LCCU members who are enrolled in our online banking service. Simply download the mo-go app from the iTunes App Store or Google Play App Store, use your LCCU online banking Login ID and Password to log into your accounts on mo-go, and start banking.

**Visit lewisclarkcu.org for more information and for links to app stores.**

**With mo-go, you can:**
- Access your accounts 24/7
- Check account balances
- Deposit checks using remote capture
- Transfer funds
- View transaction history
- View cleared checks
- Pay bills
- Get current rates
- Search for CO-OP shared branches and ATMs
My, how this year has flown by! My first day at LCCU was on January 5th, and while I knew I had big shoes to fill as the new President/CEO, after spending a few weeks with Valerie Guenther learning the ropes, I realized what a force she is and how deep her passion for the credit union, its members and staff and the community runs.

I hit the ground running, and the LCCU staff did too! We accomplished more than I could have ever imagined in 2015. We made banking easier for members with:

• An updated LCCU website
• New online banking
• New mobile banking app with remote deposit feature
• A new ATM network
• New and enhanced loan products
• Debt protection
• GAP Insurance

LCCU’s mission, “Our focus is your future,” has continued to resonate with me as well. My goal as the new CEO was to expand our services with new and enhanced financial products as well as expand geographically. Our staff stepped up, and together, we experienced a 15% growth in loans (a huge annual growth spurt!) and expanded our Charter to include Washington’s Garfield and Whitman counties.

Having been involved with credit unions for more than 30 years, I’m so happy to be with LCCU now. Though cities may be different, the culture and membership of credit unions are the same. There is always an overwhelming commitment to the community, and that can be seen at LCCU through the staff’s many volunteer hours and in the events we sponsor.

We’re incredibly proud to be involved with organizations and events such as:

• Children’s Miracle Network, where we raised more than $20,000 at our 5th annual LCCU Miracle Golf Tournament
• Boys and Girls Club’s financial literacy program
• Idaho Food Bank, with both volunteers and food donations
• YWCA Shelter, with our Soup-Port Our Shelter program
• Ham-A-Palooza, where LCCU raises money for and purchases hams for local families in need

These are just a few of the events the LCCU staff is committed to. I am proud to be a part of this outstanding group of people - our volunteer board of directors, staff and members - and strive every day to make LCCU and the communities we serve better. I’ve got one successful year under my belt... I can’t wait to see what 2016 holds for us!

Welcome to the family, Pomeroy!

Expansion to Garfield County, Washington

2015 was filled with community service and community pride at Lewis Clark Credit Union, and in March, we were thrilled to expand our community reach into Pomeroy, Washington.

As a non-profit financial cooperative with a strong community focus, LCCU proudly welcomes our Garfield County members to our family. We feel right at home in Pomeroy and have already sponsored local high school and other community events. A small agricultural community, Pomeroy is a great fit for LCCU, a small financial institution focused on personal service. As the only credit union in town, we hope to become our new members’ “hometown bank,” providing excellent products and services and ultimately helping our members achieve financial success.

In addition to mobile and online banking, Pomeroy members are welcome to visit the LCCU - Clarkston branch located at:

1451 15th St
Clarkston, WA 99403
509-780-4120

Fresh Look for LCCU’s Website

This year we freshened up the LCCU website, making it more user-friendly, adding features and creating a cleaner look. Though we’re pleased with the result, it’s not done! Follow along as the website continues to evolve and we bring you even more helpful products and services that will make your financial life easier! More to come!