

JANUARY  
2012

"It's The Event Of The Year"

# ANNUAL MEETING



FEB 4th, 2012  
**12:00 PM**  
LEWISTON HIGH SCHOOL  
CAFETERIA & AUDITORIUM

It will soon be time for the 2012 Annual Meeting of your credit union. It's an important occasion for you and for all member/owners. It enables us to come together, to hear reports on the state of the credit union, make comments, suggestions, and to ask questions about services and policy.

# FREE

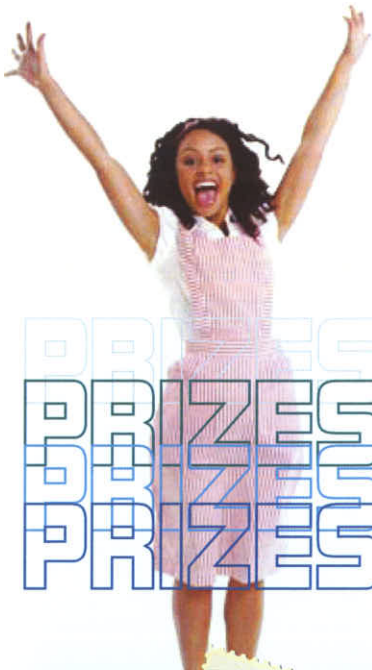
Chicken Dinner for members  
**\$3.00 for Guests**

We will talk about the financial status of the credit union and goals for the upcoming year. We will also hold elections for the 2012 Board of Directors. This important distinction makes your credit union different from banks and other for-profit financial institutions. Our governing body (Board of Directors) is democratically elected by you, our members. They volunteer their time to help guide our primary mission of providing a wide range of not-for-profit financial services. We return the income made from our services directly to our members in the form of better interest rates on savings and lower interest rates and fees on loans.

If you have the desire and financial knowledge to join the business oriented group of directors, please contact Val or Mary in the Lewiston office.

Mark your calendar and make plans to attend. We'll be looking for you! If you need more details, please call or stop by the credit union.

*Please RSVP to any of the three office locations.*



# PRIZES PRIZES PRIZES

# NEWSLETTER



## ACCOUNT CHANGE NOTIFICATION

Beginning January 1, 2012 LCCU will begin implementing the Return Mail Fee due to the increased cost associated with postage. Please ensure that LCCU has your current mailing address or **sign up for E-Statements at [lewisclarkcu.org](http://lewisclarkcu.org)**

# MAKE THE CHANGE

with



**Start the year off right!**

**Consolidate your credit cards to one low monthly payment! It's never been a better time to make the change!**

# FREE



## NEW Financial Education Session Debit & Credit Basics

Jan 26th, 2012 6-6:30 pm  
at Clarkston Office  
1451 15th St Clarkston, WA 99403

Please Register to:  
(509)780-4120 e-mail: [dixon@lewisclarkcu.org](mailto:dixon@lewisclarkcu.org)

LCCU is now offering our NEW Financial Education Sessions! These FREE and fun financial education sessions will be held monthly to help our members make healthy financial choices. Our first session will be held on January 26th from 6:00 to 6:30 pm. There will be refreshments available during that time! Come join us and start your new year off right, with LCCU's Financial Education Sessions!

Please Register by calling (509) 780-4120  
or email Ashley at [Dixon@lewisclarkcu.org](mailto:Dixon@lewisclarkcu.org)

I would like to take a minute and wish all of you a Happy New Year. Thank you so much for your continued patronage of LCCU. We recognize the economy of the past few years has dealt some hard financial times for all of us. LCCU has remained strong and stable while remembering the mission.... "People Helping People" credit unions were founded on.

I would like to invite all of you, our members, to exercise your right as a member in the democratic process in the election of our volunteer board of directors. The elections will be held at the annual meeting, February 4, 2012 at noon in the LHS auditorium.

What's new for 2012?? The Clarkston branch will be hosting Member Financial Programs. Plus, mobile banking and loan promotions throughout the year. As we begin our 73rd year serving your financial needs I want to say thank you again for choosing LCCU as your credit union.

**Have a wonderful 2012!!**  
**Val Guenther**

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## STATEMENT OF ACCOUNTS

AS OF NOVEMBER 30, 2011

TOTAL ASSETS.....	\$47,440,077
TOTAL SHARES.....	\$43,179,479
TOTAL LOANS.....	\$33,633,701
TOTAL MEMBERS.....	7,012

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## THE LAST WORD

'Year's end is neither an end nor a beginning but a going on with all the wisdom that experience can instill in us.'

*Hal Borland*