



LCCU'S MISSION

Our focus is your future

- To be our members' premier financial institution
- To build long-term member relationships
- To exercise sound and ethical business practices
- To help our members achieve financial success



YOU'RE INVITED

77th Annual Membership Meeting

Tuesday, January 24, 2017 @ 6 pm

Quality Inn
700 Port Dr.,
Clarkston, WA 99403.

Mark your calendar for LCCU's 77th Annual Meeting.

We'll share highlights of 2016, including information about our merger with Clearwater Credit Union and our expansion into Pomeroy, plus update you on our plans for 2017. We welcome you to make comments and suggestions and ask questions. You'll also have the chance to meet the credit union board members who volunteer their time to guide your credit union and its mission to provide the financial services our members need and want to be financially successful. We hope you'll join us for this important evening! Light snacks, desserts, coffee, tea and sodas will be served.



Give us a call today at **208-746-7233** for your free loan review and consultation. You can also apply online by visiting www.lewisclarkcu.org.



YOUR NEW HOME IS WAITING! Finding a mortgage that's right for you

Buying a home is one of life's largest financial decisions. Whether you're buying a condo, townhouse or single family home, a mortgage will make a significant impact on your budget. There are several things to think about when you are in the process of buying a home.

the lender in case the homebuyer fails to pay.

Read the fine print.

Disclosure statements are legal documents. Laws require financial institutions to provide disclosure statements containing information about loan terms as well as all relevant facts about the transaction to their customers/members. Don't be shy about asking for explanations and clarifications prior to signing any documents.

We're here to help

By partnering with Consolidated Community Credit Union, LCCU offers mortgages including:

- FHA and First-Time Buyer programs
- Jumbo loans
- VA loans
- Conventional loans
- Loans for Investment property (up to 4 units)

AT LCCU, the application process is fast and simple, and you'll pay no application fee. Our loan representatives will work with you to navigate the process of finding, applying for and closing on the right loan.

Know what you can afford

Review your monthly spending plan to estimate what you can afford to pay for a home. Remember to include the mortgage, property taxes, property insurance, private mortgage insurance (PMI) and monthly maintenance and utilities in your calculations. Don't forget to plan for emergencies.

Learn about down payments and private mortgage insurance

Some lenders require a down payment of 20% of the home's purchase price; however, down payment requirements may be substantially smaller with government-assisted programs like FHA (Federal Housing Administration), VA (Veterans Administration), or Rural Development Services. If your down payment is less than 20%, lenders usually require the homebuyer to purchase PMI to protect

WE COULDN'T DO IT WITHOUT YOU

A Message from Trisha Baker



It's been a busy year at LCCU! We've grown by leaps and bounds in so many ways during 2016.

With the addition of a branch office in Pomeroy and our merger with Clearwater Credit Union in Lewiston, we added thousands of members, growing the LCCU family to more than 12,000 strong. These new members have received the many benefits of our credit union while LCCU members have gained the additional financial stability that a large credit union has to offer.

For every member, our first priority continues to be providing convenient, value-oriented and quality products and services, delivered with exceptional member service.

With this in mind, we are excited to have rolled out our new website for members in December. The new website showcases LCCU's updated logo with its modern, green color palette and new leaves. **The website's clean, modern design not only looks great, but it facilitates easy access to features:**

- NEW! DocuSign - making it easier to sign loan documents
- NEW! Join Now - new members may join the credit union online
- NEW! BALANCE - Financial education for members
- 24/7 Anytime access to online banking
- Applications for Teacher Grants and Student Scholarships
- Much more!

I also continue to be proud of and impressed by our LCCU staff and members who take the time to help our community in meaningful ways. Whether it's a simple act of kindness or concerted effort to raise money for a local organization that serves our community, my heart is overflowing with pride for the outstanding group of people who I call my LCCU family.

To our volunteer board of directors, staff and each and every LCCU member, I thank you for helping to grow LCCU. Together we not only make our credit union a stronger organization but we make our community a better place to live and work!

To another great year - Cheers!

THE LCCU EFFECT

Volunteers work year round to help the community

We call it the LCCU Effect - our commitment to making our community a better place to live. At LCCU, we believe that small acts can transform the world and that we rise by lifting others.

These principles have guided us to raise money for, spend hundreds of hours volunteering for, bought hams for, and even made grilled cheese sandwiches for a wide variety of wonderful organizations.

We're proud of our accomplishments since 2014...

- More than \$34,000 raised and over 300 volunteer hours for the Children's Miracle Network
- Thousands of pounds of food sorted for the Community Food Banks
- More than 1,800 hams purchased for local families in need during Ham-A-Palooza
- \$12,100 in grants for local teachers
- 11,500 backpacks donated for Backpack Meals for Kids, helping kids get nutritious meals over the weekend

If you'd like to be a part of the LCCU Effect, stop by your local branch and ask how you can get involved in one of our many volunteer or fundraising events. Join us and make a difference in your community!

see graph on next page >

WE ARE COMMITTED TO MAKING OUR COMMUNITY BETTER!

We rise by lifting others. Small acts transform the world.

TOTALS

300,000+

People Involved / Impacted

2,735

Hours Volunteered

15,000

Dollars Community Support

7,000

Backpacks Donated

BOYS AND GIRLS CLUB

8,064

children impacted

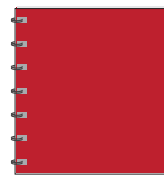
112

hours volunteered



Countless Grilled Cheese Sandwiches Made

CHILDREN'S MIRACLE NETWORK



Sold Cookbooks. "Cooking with Credit Unions"

\$15

of each Holiday Skip-A-Payment skipfee goes towards CMN

312

hours volunteered

\$34,000

Donated from Miracle Golf Tournament

FINANCIAL LITERACY BOYS & GIRLS CLUB

Snacks provided courtesy of LCCU



Educating Young Minds

37

hours volunteered

BACKPACK MEALS FOR KIDS

Helping kids get nutritious, easy to prepare food to get them enough to eat on the weekends.



\$1,000

contributed on "Jeans Day" (employees pay \$2 to wear jeans at work)

11,500

backpacks donated

94

hours volunteered

IDAHO FOOD BANK

1.5 Million

Pounds of Food Sorted



184 hours volunteered

212,232

Impacted

PARTNER OF OROFINO COMMUNITY FUNDRAISERS

\$30,000

raised to benefit local charities and community members

QUILTS OF VALOR

A local Veteran benefited

77

Hours Volunteered

\$400

Donated

HAM-A-PALOOZA

\$14,964 raised



1,796

hams purchased to feed local families

LCCU-EDU TEACHER GRANTS

Area schools apply for grants up to \$500 in order to provide the students with additional curriculum and projects that the public school budget cannot provide.

\$12,100

in grants awarded

26 teachers & classrooms benefited

SPECIAL OLYMPICS BENEFIT AUCTION

70 Active Special Olympians
Over 400 Meals Served
83 Hours Volunteered

SOUP-PORT OUR SHELTER

Benefits Local YWCA Shelter
40 Hours Volunteered
\$1,475 Donated



LCCU WELCOMES CCU MEMBERS

Credit union merger benefits all members

The merger between Lewis Clark Credit Union and Clearwater Credit Union (CCU) became official on October 1st with the CCU branch beginning operations that day as LCCU. The credit unions made the announcement of the merger on September 21, 2016, after members strongly supported the merger on an official ballot and the merger had been finalized and approved by the National Credit Union Administration (NCUA) and The Idaho Department of Finance.

"We are very pleased that our membership strongly supported the recommendation of the board of directors to partner with LCCU. We are thrilled with the promising opportunity LCCU brings to our membership, and are confident about the growth that this new partnership will foster. Our membership and staff are excited about the great opportunities that will be provided by this merger,"
says Sue Darrow, CEO of Clearwater Credit Union.

"We are excited to welcome the Clearwater Credit Union membership and staff to the LCCU family. I am confident that this partnership will prove to be very positive for everyone involved, including our communities we serve. The merger will provide Clearwater members with our hometown member support as well as our growing progressive financial services,"
said Trisha Baker, President/CEO of LCCU.

As we combine our data processing systems, we will keep the membership informed every step of the way during this very important process. Please check the website, www.lewisclarkcu.org for the most up-to date news. A grand re-opening ceremony for the community will take place in 2017.

Welcome to the LCCU family! For more information please contact **Trisha Baker** at trisha@lewisclarkcu.org or **208-746-7233**.



Benefits of the merger for CCU members include:

- Up-to-date balances at ATMs via real time connection to ATM networks.
- Access to Full service mortgage department including first time home buyer programs.
- Auto loans available right at the dealership (member Indirect Lending Program).
- Bigger array of products and services offered (IRAs, Money Markets, Certificates, Mortgage Loans, Home Equity Lines of Credit, Mobile Banking, Remote Deposit).
- LCCU is part of the shared branching network, allowing members to conduct business across the country.
- Saves money - Enhanced consumer loan products with more favorable rates such as same rate for new/used autos. RV loans with up to 120 months financing, low rate Visa® Credit Card options with no annual fee plus affordable pricing on Debt Protection, enhanced GAP insurance and Mechanical Repair Coverage for loans.

Benefits for ALL members include:

- Earn more money - Economies of scale help us to continue to be competitive in our pricing and our fee structure.
- Stronger together - The combined membership reaches nearly 12,000!
- An expanded branch network in Lewiston and Orofino, Idaho and Clarkston and Pomeroy, Washington.

PERSONAL SERVICE IN POMEROY!

New Pomeroy Branch Opens

In 2015, LCCU opened its membership to those in Pomeroy and Garfield County, Washington. As a small agricultural community, Pomeroy has proven to be a great fit for LCCU, a small financial institution focused on personal service. LCCU is the only credit union in town, and we're proud to have become our new members' "hometown bank." With our goal to provide excellent products and services to all our members, we decided 2016 was the year to expand and give our members in Pomeroy a branch office of their own!

"Having grown up in this community, I'm so happy to be able to serve Pomeroy as the manager of LCCU's new branch," says Ashley Dixon. "This opportunity will give my kids the same small town experience that I was fortunate to have had growing up."

"LCCU prides itself on being community focused, and I'm excited to bring that to Pomeroy," says Ashley.

**The new branch is located at:
850 Main Street, Pomeroy, WA 99347, 509-566-1000**

VISA CREDIT CARD Purchasing Power and Perks

Are you one of the unlucky folks who receive dozens of confusing credit card offers in the mail every month? How is a person supposed to figure out which offer is the best for them?

Well, look no further. LCCU now offers a Visa Credit Card that will meet or beat most other financial institutions cards.

The LCCU Visa has:

- Great low rates, starting at 6.9%
- No annual fee
- Balance transfers

Once your card arrives, you'll have account access 24/7 through ezcardinfo.com. There you can analyze your spending, review your statements and pay your bills online.

Applying online for a LCCU Visa Credit Card is easy! Visit www.lewisclarkcu.org and click on Visa Credit Card under the Our Services tab.



TEACHERS HELP STUDENTS REACH THEIR POTENTIAL

Teacher Grants bring learning to students

LCCU was founded in 1939 by teachers from the Lewiston School District. Their goal was to promote thrift and offer 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. Their original mission is also a driving force behind LCCU's Teacher Grant Program.

For the 2016-2017 school year the Grant Program will award four grants each semester up to \$500.00 each to pay for programs, materials, and/or special projects for their classrooms. All educators in grade pre-K-12 within our seven county field of membership are eligible.

Grants are awarded based on the following guidelines:

- Interest and originality of the project concept
- Likely impact on teaching and learning outcomes
- Likely impact on student engagement
- Evidence of school readiness, capability, leadership and motivation
- Potential for parent and community involvement
- Encouragement for Educators to start school-wide and individual programs to fund-raise

During the fall semester of this school year, we are proud to have awarded the following teachers with LCCU Teacher Grants:

- **Celia Piper, Parkway Elementary (Clarkston), received a \$418 grant** for non-fiction reading/writing improvement in her classes.
- **Cheryl Bowen, Whitman Elementary, was awarded a \$500 grant** to be used for upgrading technology in her classroom.
- **JZ Savage, Orofino Junior-Senior High School, received a \$500 grant** to purchase vinyl and laser technology for the school.
- **Angel Jacks, McGhee Elementary, was awarded \$500** for physical and emotional well-being programs to aid the development of students.

The application deadline for the spring semester is February 24, 2017. Grant applications and more information about applying for a grant are available on the LCCU website (lewisclarkcu.org) and in our LCCU Branch lobbies.



WELCOME TO THE FAMILY!

Baby boom for LCCU staff

"A new baby is like the beginning of all things - wonder, hope, a dream of possibilities." - Eda J. LeShan



Finnley Gray Nixon (8 lbs. 5 oz.) was welcomed to the world on May 25, 2016 by LCCU Compliance and HR Coordinator Amanda Nixon and her husband Zach along with big sister Cora and big brother Cooper.



Jace Patrick Dixon (8 lbs. 9 1/2 oz.) was born to happy parents Pomeroy Branch Manager, Ashley Dixon and her husband Ben and big sister Harper on September 1, 2016.



Doc Stephen Smith (7 lbs. 10 oz.) was welcomed to the world on September 30, 2016 by LCCU Loan Manager Chad Smith, his wife Betsy and big brother Porter.

We wish these families and all our Credit Union members with new additions many happy moments with their babies!