



YOU'RE INVITED

78th Annual Membership Meeting

January 24, 2018 @ 6 pm

Quality Inn - 700 Port Dr., Clarkston, WA

Fellowship – light snacks, desserts, coffee, tea and sodas will be served.

GET BETTER CREDIT IN THE NEW YEAR

Keep your resolution with these tips

If boosting your credit score is on your list of New Year's resolutions, we've got some tips for accomplishing your goal. Here's a quick guide to get you started.

Evaluate your budget

Instead of applying for more credit to get additional money, take a hard look at your budget. Figure out ways to cut out unnecessary spending and try to make bigger payments to current credit card bills and loans. Larger payments will reduce the amount of interest you pay, reduce your debt quicker, and ultimately improve your credit score.

Make on-time payments

Making on-time payments to your credit cards and other accounts (such as utilities, mobile phones and vehicles) is one of the easiest steps to fixing your credit. Consecutive late payments will negatively impact your credit score; however, by paying on time, your score will eventually improve.

Mark your calendar for LCCU's 78th Annual Meeting.

We'll share highlights of 2017, including information about our successful merger with Clearwater Credit Union, our growth to nearly 13,000 members plus update you on our plans for 2018. 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!

Avoid multiple hard inquiries

A "hard" credit inquiry occurs when you apply for a credit card or loan. This is different from a "soft" inquiry which is part of a background check or pre-approval and does not affect your score. If you apply for several loans or credit cards in a short amount of time, lenders will suspect that you can't qualify, you may not get the credit you need, and your credit will take a hit. We're here for you! If you're struggling to rebuild your credit, we want to help you.

Give us a call at 208-746-7233 or stop by your local branch to set up a free credit review.



MEMBERS. COMMUNITY. PASSION. SUCCESS.

A Message From the CEO - Trisha Baker



My how time flies! It seems like just yesterday that I was telling about how busy 2016 was. Well, we did not slow down one bit in 2017!

The Credit Union has been growing like crazy! We continue to build our strong net worth foundation by outpacing our peers in growth with our high loan to share ratio, which allows us to offer members higher savings interest rates and lower loan interest rates than banks.

Our merger with Clearwater Credit Union in Lewiston was a success for the credit union as well as for all our members. Our five branch offices serve nearly 13,000 members now. With the increase in membership, we've become even more financially stable and have been lending to members at a swift pace.

Our priority continues to be to provide convenient, value-oriented and quality products and services, delivered with exceptional member service. Our incredible staff deserves a heartfelt thank you for their hard work providing exceptional service to our ever-growing membership. I'm proud of and continually impressed by our LCCU staff and their dedication to serving members and our community in meaningful ways. Whether it's advising a member on ways to strengthen their credit score, volunteering for a community project or simply performing an act of kindness, our staff goes above and beyond each and every day. It makes me proud to be a part of the LCCU family.

Our volunteer board of directors and supervisory committee also deserve recognition for their dedication to the Credit Union. They spend countless hours making sure that LCCU runs smoothly and positions itself for continued growth. Of course, we wouldn't be LCCU without you, our members. I thank you for trusting us with your financial future and 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!

I look forward to another wonderful year with LCCU!

THE LCCU EFFECT

Volunteers work year round to help the community

We call it the LCCU Effect - it's our commitment to making our communities better places to live, work and play. 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, sell cookbooks for, bought hams for, and bought backpack meals for a wide variety of wonderful organizations. We're actively involved in more than a dozen charitable events and organizations.

Over the last two years alone, LCCU has donated nearly \$100,000 to local charities, organizations and community events, including:

- LCCU Miracle Golf Tournament, raising once again more than \$10,000 plus getting the CO-OP Miracle Match of \$10,000 for Credit Unions for Kids
- Children's Miracle Network
- The Boys & Girls Club
- The Jackson Baldwin Foundation
- The YWCA Shelter

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!

MEMBER SURVEY RESULTS ARE IN!

This year, we surveyed members about their feelings and experiences associated with the products and services at LCCU. More than 500 members participated - an amazing and appreciated response rate! **Here are some highlights of the survey results.**



"Outstanding" LCCU SERVICE & SERVICES

89% say that LCCU offers the PRODUCTS and SERVICES they need

91% agree that LCCU staff responds QUICKLY and ACCURATELY to resolve concerns

93% said transactions are handled in a TIMELY MANNER

90% agree that LCCU staff is PROFESSIONAL and KNOWLEDGEABLE about the products and services offered

93% said they are usually greeted COURTEOUSLY



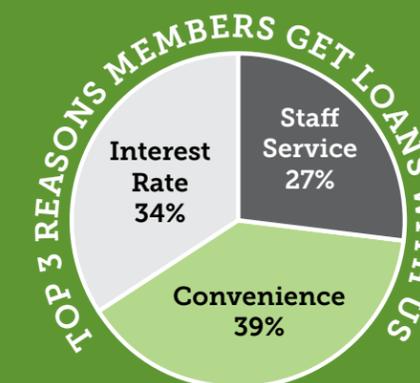
- FREE Checking with Online Bill Payment
- Money Market Savings Accounts
- Visa Credit Cards
- Debt Consolidation Loans
- Auto Loans
- Home Equity Line of Credit Loans
- Mortgage Loans



ROOM FOR GROWTH

2 out of 3 LCCU Members said they weren't informed about our other services

We Love to Make Loans...THANK YOU! :)



WORKING FOR YOUR FUTURE

LCCU wins national grant award

LCCU is continually looking for ways to better serve its members and improve our products and services. When a grant opportunity from the U.S. Treasury appeared, we jumped at the chance to apply...and we won!

This year, just two Northwest credit unions - LCCU being one - received Community Development Financial Institution (CDFI) Program awards from the U.S. Treasury. The CDFI Program is designed to build capacity of the financial institution, enabling them to grow lending and investment activity in low income and economically distressed areas.

LCCU will use the \$686,500 grant in two ways: to provide members with additional new products and services as well as increase the volume of current of products and services.

"We will be setting up a new and affordable operating line of credit/small-business loan for small family farmers," says Trisha Baker, LCCU's President. "We'll also be expanding our used auto lending programs."

LCCU is proud to hold the designation of Community Development Financial Institution. To be a CDFI, the credit union needs to be low-income designated, meaning we are helping an underserved market by offering financial services to those who need it most.

Stay tuned to hear more about how we are able to use these grant funds and better the lives of our members.

TEACHERS HELP STUDENTS REACH THEIR POTENTIAL

Teacher Grants bring learning to students

In 1939, LCCU was founded by teachers from the Lewiston School District. 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 LCCU'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.

For the 2017-2018 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 2017, we are proud to have awarded the following teachers with LCCU Teacher Grants:

- **Amy Miller, Pomeroy High School**, was awarded a \$300 grant for a LifeSmarts competition.
- **Benjamin Leavitt, Lincoln Middle School**, received a \$106.61 grant for Spirit Bear Book Study.
- **Celia Piper, Parkway Elementary School**, was awarded a \$361 grant used toward Newberry Medals & Honor Brag Tags.
- **Cindy Latella, Lapwai Elementary School**, received a \$359.10 grant for publishing a Class Animal Alphabet Book.
- **Crystal Harris, Grantham Elementary School**, was awarded \$368.16 for flexible seating in her classroom.
- **Eric McDowell, Kendrick Jr./Sr. High School**, received a \$500 grant for a composting project.

The application deadline for the spring semester is February 23, 2018. Grant applications and more information about applying for a grant are available on the LCCU website (lewisclarkcu.org) and in our LCCU Branch lobbies.



WHATEVER IS ON YOUR TO-DO LIST...

We've got a loan that's right for you!

Getting ready to make those home improvements, need a new car, want to go on your dream vacation? We can help you fund whatever life throws at you.

LCCU offers:

- New and used auto loans
- Mortgages
- HELOC (Home Equity Line of Credit)
- Boat, RV and motorcycle loans
- Secured loans
- Signature loans
- Debt consolidation loans
- Overdraft Protection

We make the loan process quick and painless. Apply online at lewisclarkcu.org or visit one of our branches.

WELCOME TO THE FAMILY!



Lucille Rose Taylor (7 lbs. 7 oz.) was born to happy parents Lewiston Member Service Representative Krystle Monda and her boyfriend Eric Taylor on March 10, 2017.



Oaklynn Juanita Picard (8 lbs. 7 oz.) was welcomed to the world on October 17, 2017 by Lewiston Member Service Representative Karlee Picard and her husband Brad along with big sister Brynlee.

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