

## WE'RE HELPING TEACHERS HELP THEIR STUDENTS

### Grants give teachers extra funding for classroom programs

Supporting teachers is just part of our culture at LCCU. In 1939, when LCCU was started by teachers from the Lewiston School District, it was the founders' goal 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 - for both the classrooms and the community as a whole.

In 2014, funding for education was at a historic low. The LCCU Board of Directors saw a need in the community for helping our teachers who we saw as, and still do see as, professional innovators and guardians of the future. So in an effort to help teachers supplement instruction, facilitate student learning and reach their greatest potential, The LCCU Teacher Grant Program was started.

In 2018, more than \$2,600 was awarded to community teachers through the LCCU Teacher Grant Program. LCCU awards up to 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 field of membership are eligible.

The LCCU Teacher Grant Committee considers the following when reviewing grant applications:

- 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 fundraising programs

#### During 2018, we are proud to have awarded the following teachers with LCCU Teacher Grants:

##### **Celia Piper, Parkway Elementary**

Awarded a \$322.91 grant for "Keep Them Reading" Brag Tags.

##### **Katherine Stedman, Highland Elementary**

Received a \$469.22 grant for a non-fiction book update.

##### **Karen Pell, Lincoln Middle School**

Awarded a \$353.76 grant used for "Engaging Students in Non-Fiction" S.T.E.M. books.

##### **Ben Leavitt, Lincoln Middle School**

Received \$171.73 for purchasing "Wonder" Choosing Kind! books.

##### **Shelley Harrison, Highland Elementary**

Awarded \$397 for flexible seating in her classroom.

##### **Katherine Stedman, Highland Elementary**

Received \$453.11 for a Learning With Light program.

##### **Jeanine Nord, Cavendish Elementary**

Awarded a \$480 grant to purchase microscopes.

The application deadline for the spring semester is February 15, 2019. Grant applications and more information about applying for a grant are available. [lewisclarkcu.org/teacher-grant-program](http://lewisclarkcu.org/teacher-grant-program) and in our LCCU branch lobbies.



## RESOURCES FOR FINANCIAL WELLNESS

### Free Financial Coaching and More from GreenPath

We're excited to announce our partnership with GreenPath, a national nonprofit organization focused on helping people like our members achieve financial wellness. Through GreenPath, our members can access free, confidential financial counselors who are certified to help with everything from budgeting to planning for homeownership. Like LCCU, GreenPath believes that the key to becoming financially fit is having a clear understanding of your finances so that you have the opportunity to pursue your dreams. GreenPath is a partner you can trust to help you stay on track toward your goals.

From our website you can go directly to GreenPath's many resources including calculators, toolkits, videos, and articles to help you manage your money and receive assistance in the following areas:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment (fees may apply)
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath has been empowering people to live financially healthy lives since 1961. Check out all the tools and services at [lewisclarkcu.org/financial-fitness](http://lewisclarkcu.org/financial-fitness).



## YOU'RE INVITED 79th Annual Membership Meeting

Tuesday, January 22, 2019  
Lewis Clark Plaza - 111 Main St., Lewiston

Mark your calendar for LCCU's 79th Annual Meeting. We'll share highlights of 2018, including information about our grant awards, our membership growth plus update you on our plans for 2019. 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 fun evening!

*Appetizers start at 5:30pm  
Meeting Starts at 6:00pm*

## START THE NEW YEAR RIGHT

### Get Financially Fit with LCCU

A general definition of financial fitness is "to have the money you need, when you need it."

A more detailed definition would include "to live within your means, not be in debt, and to have savings." It's resolution season and LCCU has the tools you need to get your finances into shape! If your New Year's resolutions include things like paying off debt or starting a savings account, we've got you covered.

#### Low APR Visa Cards

Need to consolidate holiday debt? Take a look at our Visa credit cards. With APRs as low as 6.9%, no annual fee and balance transfers available, LCCU Visa cards are a great way to pay off cards that have high interest rates and multiple fees. Plus, you can access your account online anytime day or night at [ezcardinfo.com](http://ezcardinfo.com). Apply online anytime at [lewisclarkcu.org](http://lewisclarkcu.org).

#### Skip-A-Payment

We've extended our Skip-A-Payment offer through January on qualifying loans! For a \$25 fee, now you can skip your November, December or January payment on your LCCU loan. And to make a sweet deal even sweeter, we donate 100% of the fees we collect to a local charity - last year we raised \$7,000 in Skip-A-Payment fees alone. Call or stop by one of our branches today to request a form.

#### Easy Access

Keep an eye on your financial fitness where and when it's convenient for you! You can access your LCCU accounts anytime day or night with mo-go, our mobile app. It's easy to deposit a check, transfer funds, check balances and find the nearest CO-OP ATM, 24 hours a day from your mobile device.

Get started on your financial fitness today! Give us a call today at **208-746-7233** for your free loan review and consultation. You can also apply online by visiting [lewisclarkcu.org](http://lewisclarkcu.org).



## OUR FOCUS IS YOUR FUTURE

### A Message From the CEO - Trisha Baker

"Being Financially Fit" are real buzz words these days. It's not that throwing your money around was ever a good idea or something that financial institutions told their customers to do. But if you think about traditional banks and the account fees they charge or the high interest rates they have on loans and credit cards, you come to realize that banks aren't really in the business of helping you achieve "financial fitness." They are in business to make money for their stockholders.

That's how LCCU is different. We're focused on serving our members and helping secure their financial futures. That's why LCCU is making a real and significant difference to our members. The credit union industry is strong and membership is growing. Yet, we all know that the future of the industry rests on our ability to serve members for generations to come. I'm always happy to hear that our members think of us as family too. Members Jason and Julie Fisher shared their LCCU experiences with us this year, and I'm so appreciative of their feedback. "They go above and beyond my expectations. They're friendly and always have your back," Julie Fisher praised. "It feels like we're family."

An important aspect of our work is cultivating financial literacy and fitness among the next generation. "We are opening accounts for our kids and trying to teach them financial responsibilities," Julie explains, "and LCCU is a big part of that." I love that members trust us not only with their hard-earned dollars but trust us enough to help them teach their children about the value of saving.

When we talk about helping our members be financially fit, we are doing just that. Every day the LCCU staff is working with members to open no-fee checking accounts, get low-interest loans and credit cards, create plans for increasing their credit scores, and so much more. We understand that our members have unexpected needs from time to time, so we're there to help them quickly and without judgment. Life happens, we get that. Everything we do, every day, is to help you achieve your financial goals and be financially fit. If that means buying a new car, traveling the world or just paying your monthly bills, we'll be there for you! Here's to another fun, prosperous, wonderful year at LCCU!



Welcome to the LCCU Family!  
CEO Trisha Baker and her husband Bill are happy new grandparents to Mazleigh Yu Ling (6 lbs. 9 oz.) born on 12/10/18.

## THE LCCU EFFECT

### Giving Back is the Only Way

What is the LCCU Effect? It's our commitment to making our communities better places to live, work, and play. Community service is a natural extension of the credit union philosophy. We believe that by lifting others up and doing small acts of kindness, we can transform the world. It's these principles that have guided us throughout the years. LCCU staff and members have raised money, spent hundreds of hours volunteering, cleaned up parks, sold concessions for NAIA, bought and delivered hams, made grilled cheese sandwiches, and supplied backpack meals for kids.

Each year, we actively contribute to more than a dozen charitable events and organizations. Over the last three years alone, LCCU has donated more than \$140,000 to local charities, organizations and community events. Some of our most well-known philanthropic programs include:

#### Children's Miracle Network

LCCU Miracle Golf Tournament has raised more than \$84,000 for CMN Credit Union for Kids since 2014.

#### Idaho & Washington Food Banks

LCCU supports the backpack meals for kids and Hamapalooza annual ham drive.

#### Jackson Baldwin Foundation

LCCU is a long-standing Jackson's Friend Sponsor.

We invite you to join us and 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. Together we can make a difference in our community.

## GRANT AWARDS HELP MAKE OUR GROWTH POSSIBLE

### LCCU receives NCUA and U.S. Treasury grants

LCCU is always on the hunt for ways to better serve its members and to improve the products and services we offer. One of the ways we do this is by applying for grants from government agencies who have a stake in the success of credit unions across the country.

#### U.S. Treasury Grant

In 2017, LCCU received a grant for \$686,500 from the Community Development Financial Institution (CDFI) Program awarded by the U.S. Treasury. LCCU was one of only two credit unions chosen to receive this grant in the Pacific Northwest. 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.

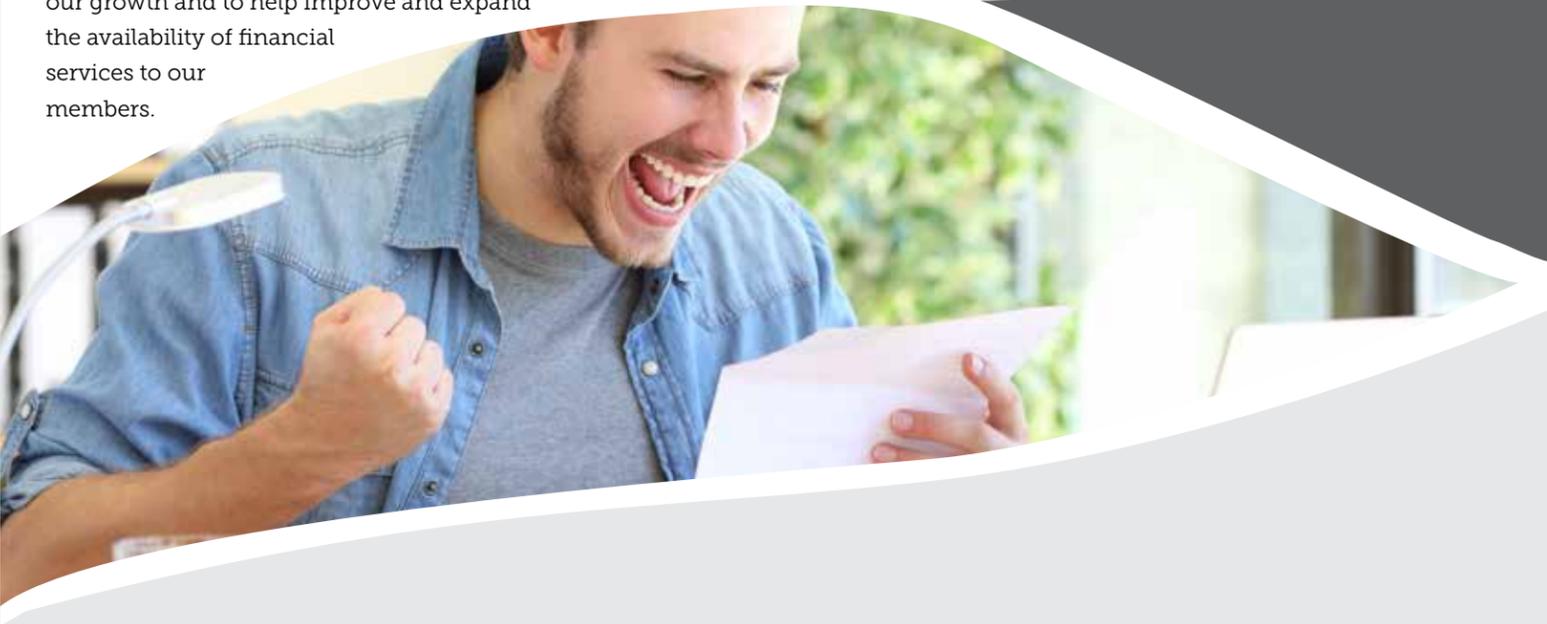
The CDFI Grant is a three-year cycle and is designed to build the capacity of the financial institution, enabling them to grow lending and investment activity in low income and economically distressed areas. Throughout 2018, we had amazing success in making affordable consumer loans to our members because of this program. As a result, a third of the grant award money has been realized and added to LCCU's Capital. We'll continue our efforts to increase and expand the volume of products and services we offer and expect to recognize the full grant award by the end of 2020.

#### NCUA Grant

This year, LCCU was also awarded a \$10,000 Leadership Development Grant from the National Credit Union Administration (NCUA). This NCUA program serves as a source of financial support in the form of loans and technical assistance grants to credit unions which better enables them to support the communities in which they operate.

**"It's an honor to be awarded this grant," says Trisha Baker, LCCU's President/CEO. "This award will help us develop our credit union's leaders, empowering us to serve our members even better!"**

LCCU is continually seeking opportunities to invest in our growth and to help improve and expand the availability of financial services to our members.



## LOOK AT US GROW

### New Administrative Headquarters

Things are moving along with the construction planning phase of our new Administrative Headquarters that will be located adjacent to the Clearwater branch in Lewiston, ID. We are hopeful to break ground in March 2019. We're looking forward to having our Accounting Department, CEO and CFO offices, Human Resources and Compliance departments all in one place. Our new Community Room will not only be used for employee training and meetings but also be available to our business partners in the community.