



LCCU HIGHLIGHTS

- Over 14,000 Members
- \$120,000,000 in Assets
- Growth = Better Rates & Services for You!

Our focus is your future

80 YEARS LATER

We're Still Going Strong

It's been 80 years since the small group of teachers from Lewiston and Clarkston school districts and Lewiston State Normal School met in the Lewiston High School auditorium to learn more about establishing a credit union to help area teachers. While our membership has soared from the original 40 to nearly 14,300 in those 80 years, our credit union's mission remains true to what our founders' wanted - to provide the financial services our members need to be financially successful.

The story of Lewis Clark Credit Union starts during the Great Depression when the Federal Credit Union Act of 1934 was enacted in order to "make more credit available to people of small means for prudent and productive purposes through a national system of cooperative credit." Credit Unions began to make an appearance in Idaho in 1935, and by late 1938, the local teachers group received direction from the Farm Credit Administration on how to establish their own credit union. On December 3, 1938, 40 charter members signed the application certificate, and on January 16, 1939, the Farm Credit Administration approved charter #3038, establishing Lewis-Clark Federal Credit Union as an official financial institution.

James LeClair, our first president, told a Tribune reporter: "The Lewis-Clark Federal Credit Union is entirely cooperative,



members investing their money in the credit union, which loans it only to members." Earl Lehr Powell Sr. with the federal Farm Credit Administration added that "the credit union is organized so that you can assist each other in solving your financial problems."

In 1998, the board of directors converted our Federal Charter into a State Charter and the "Federal" was dropped from the name. We became Lewis Clark Credit Union and opened up our membership to those who live, work, volunteer, worship or attend school in the Idaho counties of Clearwater, Latah, Lewis, and Nez Perce. Recently LCCU has added Idaho County in Idaho and can now serve all counties in the state of Washington.

Having served many of our members' parents and grandparents throughout the years, we're proud to be YOUR financial partner now and for many, many years to come. This history is what continues to drive us to make our community a better place to live, work and play! **So as we celebrate our 80-year history, we also want to say... Thank you for being part of LCCU's future!**



THE TOP
10
REASONS

THE TOP 10 REASONS to Switch ALL Your Accounts to LCCU

If you only have a saving account or a loan with LCCU, it's time to take full advantage of what LCCU has to offer!

- 10 Free checking** - Yes, really! No fees, no minimum balances.
- 9 You're a Member-Owner** - At a bank, you're just a customer.
- 8 GreenPath Financial Wellness** - Free money management tools for you.
- 7 We're local** - Our members are our friends and neighbors!
- 6 TruStage Insurance** - We offer home, auto, AD&D, and life insurance.
- 5 Visa Credit Card** - No annual fee, great low rates.
- 4 LCCU Effect** - Giving back to our community is a priority.
- 3 CO-OP ATMs** - Access to more than 30,000 surcharge-free ATMs.
- 2 Retirement** - We have IRAs, certificate accounts to help you save.
- 1 History** - We've been around for 80 years, we're not going anywhere!

YOUR HOMETOWN, HOMETOWN CREDIT UNION

We know you have lots of choices when it comes to choosing a financial institution. That's why we are so appreciative that you are a member of LCCU.

LCCU started right here in Lewiston in 1939 - that makes us a hometown organization with hometown values! We pride ourselves on taking the time to get to know each member so that we can help them at every stage of their financial lives.

After 80 years, we've learned a little - OK, maybe a lot - about treating our members right. We do this not just because we want to be your credit union for life but because it's the right thing to do.

LCCU is YOUR Credit Union, and we're here to stay!

LOOKING FOR SOME CASH THIS SUMMER?

A HELOC Could Be the Answer

Do you need extra cash this summer for the new roof you've been putting off or the upcoming tuition payment for your new college freshman? If you own your home, then a Home Equity Line of Credit (HELOC) might be the perfect solution for you.

A HELOC lets you access the hard-earned equity you have in your home when you need it and for whatever reason you have. Once your credit line is established, you may access the money anytime simply by transferring the funds online, over the phone or in person at one of our branches. Just like a credit card, you can pay down the balance and reborrow the money as you need to.

So why not just use a credit card you ask? Here's the beauty of a HELOC...Unlike other consumer loans, HELOCs may have the advantage of a tax credit, plus the interest rates are lower.

We offer fixed rates starting as low as 5.50%APY and variable rates at Prime + .25%.

Give one of our loan representatives a call today at 208-746-7233 if you're interested in learning more about HELOCs or to apply. We're here to help you with all your financial needs!