



YOU'RE INVITED
80th Annual Membership Meeting
 Tuesday, January 28, 2020
 Clarkston Event Center, 841 6th St, Clarkston, WA 99403

Join us for a Year in Review where we'll share highlights of 2019, including our grant awards, philanthropic activity, membership growth, and more. Plus, we'll be celebrating LCCU's 80th anniversary and our successes through the years. Come and meet the volunteer Board of Directors and credit union staff who work tirelessly to guide YOUR Credit Union and its mission to provide the financial services our members need and want to be financially successful. Plus, you'll get to enjoy a delicious fried chicken dinner on us! We hope you'll join us for this informative celebration

*Dinner starts at 5:30pm
 Meeting Starts at 6:15pm*

**REVISION,
 ADAPTATION,
 AND GROWTH**

**Eight Decades of
 Strength and Resilience**

Lewis Clark Credit Union celebrates its 80th anniversary this year. Over the past year, our team enjoyed honoring LCCU's impressive 80-year milestone, marking decades of achievements that reflect the strength and resilience of our Credit Union.

LCCU members reap the rewards of the Credit Union's long-standing success and extensive experience. Unlike traditional banks, credit unions are financial cooperatives created for the benefit of our members. LCCU generates earnings that are used to create value for our members; whereas, banks distribute their profits to stockholders.

With a long-term growth strategy firmly in place and judicious management of our assets, LCCU continues to produce healthy revenues that are returned to our members in the form of better rates, reduced fees, the best possible service, and innovative financial solutions customized to the needs of our members in the LC Valley.

From our founding in 1939, by teachers from the Lewiston School District, to today where we are nearly \$130 million in

assets and serving over 15,000 members, our philosophy of promoting financial health and wellness for our members has prevailed and is the strong foundation essential to our continued growth and success.

Our Board of Directors continually evaluates the Credit Union's growth plans to ensure we have the capital and resilient infrastructure that will enable LCCU to thrive in the midst of an ever-changing financial services industry. Technological developments, regulatory changes and the need for evolving fraud protection are just a few of the areas in which LCCU is continually making important changes and advancements.

Thanks to our Credit Union's long-established culture strength and resilience, we are well-positioned to meet the challenges of today and tomorrow. We continue to embrace our healthy growth rate, welcome new members and expand our loan portfolio. This growth strengthens our foundation and helps ensure our Credit Union's long term success. We look forward to growing together by helping each and every member achieve their financial dreams in 2020 and beyond!

**NEED MONEY
 FOR COLLEGE?**

**Apply for an LCCU
 Scholarship**

Attention, High School Seniors! LCCU has a scholarship program for high school grads who will be attending a college or a vocational-technical school. The Lewis Clark Credit Union Scholarship program is proud to **award five \$1,000 scholarships** to the top qualifying students in our membership area.

If you are a high school senior, here's what you need to know:

- You must be enrolling in a college or vocational school and begin studies no later than the spring semester of the first year following receipt of the scholarship.
- You must provide Lewis Clark Credit Union a copy of high school transcript.
- Full-time status of 12 credit hours or more is required.
- Financial need, leadership activities, GPA, and SAT/ACT scores will be considered when you apply.
- You must be a member of LCCU.

Applications must be submitted by April 15, 2020. We encourage all high school seniors who are members to apply!

For more information about the scholarship program and to apply, please visit www.lewisclarkcu.org/scholarship.



HELPING TEACHERS HELP STUDENTS
LCCU's 2019 Teacher Grants

Supporting local teachers has been part of LCCU's mission since its inception in 1939. In 2014 when public funding for education was at a historic low, the LCCU Board of Directors saw a need in the community for helping our teachers who are professional innovators and guardians of the future. In an effort to help teachers supplement instruction, facilitate student learning and reach their greatest potential, the LCCU Teacher Grant Program was created.

In 2019, more than \$5,000 in grant awards were given to teachers throughout our communities. Each semester, LCCU awards up to five grants up to \$500 each to pay for programs, materials, and/or special projects for classrooms.

All educators in grades pre-K-12 within our field of membership are eligible. The LCCU Teacher Grant Committee considers the following in 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 programs to fund-raise

During 2019, we are proud to have awarded the following teachers with LCCU Teacher Grants:

- Jenna Lathrop, Asotin Elementary**, \$250.18 for a chicken egg incubator
- Kalene McLachlan, Grantham Elementary**, \$480 for the school running club
- Karen Pell, Lincoln Middle School**, \$353.76 for S.T.E.M materials
- Katrina Morris, Timberline Schools**, \$500 for after-school S.T.E.M. activities
- Marie Huffman, Highland Elementary**, \$500 to purchase heart rate monitors
- Amy Wareham, Genesee Elementary**, \$476.97 for S.T.E.M. - Coding for Kids
- Shelley Harrison, Highland Elementary**, \$500 for flexible seating
- Maura Sumpter, Highland Elementary**, \$500 for S.T.E.M. materials
- Shannon Rhodes & Jil Taylor, Lincoln Middle School**, \$350 for Kindness Club

The application deadline for the spring semester is February 20, 2020. Grant applications and more information about applying for a grant are available on the LCCU website (lewisclarkcu.org) and in our LCCU branch lobbies.

IT'S A WIN-WIN

Skip-A-Payment & Raise Money for Charity

During the months of November, December and January, when you take advantage of our Skip-A-Payment offer, we will donate 100% of the \$25 program fee to a local charity. So if you are thinking about skipping a payment on your qualifying loan, now is the time to do it! In the last two years, we donated more than \$10,000 in Skip-A-Payment fees alone. Call or stop by one of our branches today to request a form.





OUR SUCCESS IS YOUR SUCCESS

A Message From the CEO - Trisha Baker

This year I'm honored to be in my fifth year serving as the President and CEO of LCCU. While this is an important milestone for me, LCCU's 80th anniversary is far more significant. I'm proud to be a part of a financial institution with a rich history for caring deeply about its members and its community.



With over 35 years in the credit union industry, I'm often asked why credit unions, and LCCU in particular, are so important. To me, it's the fact that we can literally change people's lives for the better. How many organizations can say that? This is what inspires me every day. I come to work each day and do my best to lead the employees of LCCU - leading by example that members are our passion and that it is our job to help our members have bright financial futures.

One of the most rewarding parts of our work is that we are able to help LCCU be a vital part of the LC Valley Community. As our members thrive, our community thrives. Just this last year, LCCU's success has provided the opportunity to contribute to the future success of many of our community's most important and much-needed institutions. Since we were chartered by teachers in 1939, education is near and dear to our hearts. In 2019, we were able to donate \$25,000 to Lewis-Clark State College's Schweitzer Career & Technical Education Center in Lewiston and \$10,000 to the new Lewiston High School. We're also proud to be able to support many organizations that provide for children in need. We have donated to the LC Crew for their annual shoe drive, the grand opening of the Boys & Girls Club of the Nez Perce Tribe (Lapwai Unit), Children's Miracle Network, local food banks, and many more. There are so many people in our community that are making a difference locally, and we are happy that we can help support their efforts.

LCCU's success is directly related to the trust our members have in us. And for that, I thank you, and your community thanks you!

I look forward to another successful year with LCCU and wish you the best in 2020!

WE CONTINUE TO GROW!

Plans for New Admin and Branch Buildings

In 2017, the Board of Directors decided it was time to expand our facilities due to LCCU's tremendous growth over the past few years. Since that time, the focus has been on building a new Administration building on the property adjacent to the Clearwater branch and then remodeling that branch.

After working with multiple architects/builders and facing the challenge of finding the right solution for the property, at their last strategic planning meeting in 2019, the Board of Directors decided to permanently withdraw that property from the planning process. It was clear that it was not the best solution for our growing needs. It just didn't make sense and wasn't the best use of valuable resources. It was like trying to fit a square peg into a round hole.

At the meeting, the Board gave approval to pursue other options. Since then, we've begun conducting due diligence for purchasing a new property in Lewiston. The Board is very excited with the prospect of this new location as it makes better financial sense for the Credit Union. We're quickly outgrowing the current Lewiston Main Branch, so this new property will give us the space we need for a new, larger branch as well as a new Administration building - or some combination of the two.

We'll keep you posted as we grow closer to finalizing our expansion plans.

SMART MONEY IN 2020

Think Spending Plan!

You've probably heard it many times: You need a budget to take control of your finances. However, the phrase "make a budget" often instills fear in people. If feels restrictive and who wants to be restricted from using their own money?

GreenPath, our partner for online financial guidance, suggests a novel approach for personal money management: Don't have a spending budget. Have spending plan.

A budget can feel like a diet, where you're only allowed to have certain things in order to succeed. A spending plan, however, revolves around determining how you want to spend your money. While both a budget and a plan will guide your spending, a plan is about choice rather than that sense of deprivation you get when you try to budget.

The key to creating a spending plan is first figuring out what you value most in life. Maybe it's the freedom to travel, spend more time with your family or retire when you're 55. Whatever it is you strive to achieve, write it down in as much detail as possible.

Once you know what you want to achieve, take a closer look at your current financial situation and see if how you spend your money aligns with those values. Look at your bank and credit card statements and make a list of your expenditures. Then rank them (essentials, bills, savings, and non-essentials) based on how much you're spending on each. This will show how you currently prioritize your spending. Does it align with your values?

For example, if you want to retire at the age of 55, saving money in an IRA will need to be a priority. If you're saving only 5% of your income each month but spending 15% on non-essentials like entertainment, your spending isn't aligning with your priorities.

Each time you make a purchase, ask if your money is going toward something that gets you closer to or further away from your goals. If the answer is further away, then don't spend that money. Using a spending plan is a new way of thinking, but for those who dread budgeting, it may be the light at the end of the spending tunnel.

Visit GreenPath.com for an array of helpful articles, videos, online classes, and webinars. For personal help on achieving your financial goals, **give us a call at 208-746-7233 or stop by your local branch** and visit with a branch manager. Our focus is your future!

OUR GROWING LCCU FAMILY!

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



Broc Neil Erlewine (6 lbs 8 oz, 20.5" long) was born to first-time parents, Orofino Member Service Representative Malia Erlewine and her husband Jared, on March 29, 2019.



Oliver James Cole Wilks (8 lbs .5 oz, 21" long) was welcomed to the world on April 29, 2019 by Lewiston Phone Teller Specialist Ashlee Wilks and her husband Brian along with big brother Henry.

WE CAN SAVE YOU MONEY



If you have a high-interest loan or credit card balance at another bank or financial institution, it's time to take a look at what LCCU can do for you. YOUR Credit Union might be able to save you money every month that can add up to significant savings over the life of your loan. Even enough to fund that much needed vacation!

LCCU has a variety of loan options from which to choose. Whether you are interested in consolidating your loans, refinancing an auto, boat or RV loan or doing a mortgage refinance, we can help. With APRs as low as 3.49% on auto loans, 8.90% on Signature loans and 6.90% on Visa credit cards for qualified members, LCCU has many low-interest options to choose from.

Call us today at 208-746-7233 and speak to a loan officer about how LCCU can help you save money in 2020!

SERVICE UPGRADES COMING!



In 2020, we will be making some upgrades to our Bill Pay, Visa credit card and debit card services. To simplify the back-end of the services, we will be using just one service provider for these now, rather than three providers as we have used in the past.

What will you have to do? We will be doing most of the work behind the scenes in order for the transition to go as smooth as possible for you. You will receive a mailing before the transitions with information about what to expect and any special instructions.

When is this happening? Our plan is to make the Bill Pay transition in April, the Visa credit card transition in May, and the Visa debit card transition in November.

We are continually searching for ways to improve the products and services we offer to you. We think you'll love the new features that you'll receive along with this transition! If you have any questions after you receive the mailings, please don't hesitate to contact us at 208-746-7233.