



## BUILDING THE FUTURE

### New Branch & Admin Building

Since 2017, we have been working on a solution for expanding our facilities as we have seen such tremendous growth over the last few years. After a long search and much due diligence, this past January, we closed on a property on Bryden Avenue in Lewiston where our new LCCU administrative offices, which includes a new branch and community room, will be located.

It has been a fun six months seeing this exciting project move forward. In March, we worked with the Idaho State Police and the Lewiston Fire Department as they both performed various training exercises inside an existing building. Demolishing the building was necessary, as we needed to make sure we had ample parking available for our members. We then finalized floor plans, elevations and the building design with our architect and general contractor, and submitted plans to the city for approval. In May, we broke ground on the building and are hoping to open the doors by the end of this year or early next year.

We welcome you to follow our construction progress, see photos and videos of the groundbreaking, renderings, fire department training, and more at [lewisclarkcu.org/news](http://lewisclarkcu.org/news).



## HOW DOES FREE SOUND?

### Free Checking at LCCU

Free checking for all! Yes, that's right. LCCU Checking Accounts really are FREE. No monthly service charges, no minimum balance requirements, no hidden fees or other restrictions.

If you still have a checking account with another bank or financial institution, now is the perfect time to make the switch to LCCU.

### Our simple, straightforward checking accounts are full of features:

- mo-go Mobile Banking
- Online Banking
- Remote Deposit
- Debit Cards
- Unlimited Check Writing
- Bill Pay
- No Per-Check Fees
- No Monthly Service Charges
- No Minimum Balances

### It's easy to make the switch!

LCCU's Switch Kit ([lewisclarkcu.org/switchkit](http://lewisclarkcu.org/switchkit)) makes it simple to transfer your checking account from another financial institution to the Credit Union. We provide an easy-to-use checklist that walks you through all the steps as well as online forms to request direct deposit transfers and the closure of your previous checking account. By having an LCCU Checking Account, you'll be on the road to taking advantage of all the exceptional products and services we have to offer!

Opening a checking account is quick and easy. Simply stop by your local branch or give us a call at **208-746-7233** and you'll be on your way to truly FREE checking!



## 2020 IS THE YEAR FOR SERVICE ENHANCEMENTS!

### Your New Visa Credit Card is On Its Way

As part of LCCU's commitment to providing superior service to our members, we are making enhancements to our Visa credit card program, and current cardholders will be receiving a new Visa credit card in the mail before July 12.

#### Benefits and enhancements to the new Visa credit card include:

- New branded card design with credit card number, name, etc. printed on the back for enhanced security
- Contactless payment capability
- New online credit card account access
- Mobile app access to view credit card transactions, make payments, freeze card, and more
- Opportunities for Rewards with our New Signature Card program

Your new Visa credit card can be activated on or after Sunday, July 12, 2020, and your old card will automatically deactivate on July 12, 2020. At that time, you'll have online access to the account through your LCCU online banking or on the LCCU Cards mobile app. You will not be able to access your account through eZCard after July 12, so be sure to download any statements or account information you would like to keep for your records before July 12.

For more information about this credit card conversion, please visit [lewisclarkcu.org/newcreditcard](https://lewisclarkcu.org/newcreditcard), call **208-746-7233** or visit your local branch.

#### Bill Pay Conversion Success

On May 1, our Bill Pay service upgrade was completed and went off without a hitch! Members who use Bill Pay can now enjoy added features including:

- Online receiving and viewing of bills
- More scheduling options for variable and recurring payments
- Funds deducted on or after the date the payment is due – not before
- Faster payments – can be made on the same day or the next day
- Expanded bill reminders
- Calendar feature to assist in identifying the earliest available payment date
- Expanded selection of eBillers

Bill Pay is a convenient way to pay monthly or one-time bills, and it's never too late to sign up for it! To learn more about LCCU's Bill Pay service, visit [lewisclarkcu.org/bpconversion](https://lewisclarkcu.org/bpconversion).

## ENJOY OUTDOOR LIVING THIS SUMMER!

### Apply for a HELOC today

It's time to start enjoying summer, and where better to do that than your own backyard! If you own your home, a Home Equity Line of Credit (HELOC) might be the perfect solution for you if you need extra cash to build a new deck, install a pool, create a dream backyard oasis, or make other home improvements.

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 interest rates are lower.

LCCU offers fixed rates on HELOCs starting as low as 5.25% APY and variable rates at Prime + .25%.

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



## IT'S TIME FOR SUMMERTIME FUN!

### Special Summer Loan Offers

Have you been eyeing a special car, boat, RV, or motorcycle? Are you waiting for just the right time to purchase it? Well, the wait is over! From **July 10 until August 31**, LCCU members can take advantage of our special, low APR Summertime Fun Loan!

### Easy to Apply

LCCU takes the hassle, paperwork and stress out of applying for a loan. As an LCCU member, you can save time by applying online for your loan.

Visit [lewisclarkcu.org/loans](http://lewisclarkcu.org/loans) and click "Apply for a Loan." All the messy paperwork is left behind. Just fill out your information and submit. A loan officer will review your information and contact you within one business day.

Of course, we're also happy to assist you by phone at **208-746-7233** or in any one of our branch locations. An easy, hassle-free loan process – It's our commitment to you!

\* On approved credit. Not all members may qualify for the lowest rate available.



Rates as low as  
**2.25% APR**



Rates as low as  
**2.49% APR**

No Payments for  
**90 Days!**



## THE MORE THE MERRIER!

### Special Summer Loan Offers

Did you know that your family members can join LCCU even if they don't live in Washington or Clearwater, Idaho, Latah, Lewis, or Nez Perce counties in Idaho?

It's true! Family of Credit Union members are eligible to join no matter where they live. Your son who is away at college or your mom who lives in Boise can enjoy all the benefits of LCCU membership too.

Joining is easy. Simply visit [lewisclarkcu.org](http://lewisclarkcu.org) and click on the yellow "**BECOME A MEMBER**" box at the top right corner. Be sure to have them check the "Related to Current Member" under the Membership Eligibility section and add your name.

If you or your family member have any questions about joining, give us a call at **208-746-7233** or stop by your local branch. Welcome to the LCCU family!

## EVERYDAY CYBER-SECURITY REMINDERS

Protect yourself and help stop criminal activity by always following these tips:

- Do not open attachments or click links within emails from senders you don't recognize.
- Do not provide your username, password, date of birth, social security number, financial data, or other personal information in response to an email or robocall.
- Always verify the web address of legitimate websites and manually type them into your browser.
- Check for misspellings or wrong domains within a link (For example, a website address that should end in a ".gov" that ends in ".com" instead).

If you believe you are the victim of an Internet scam or cybercrime, or if you want to report suspicious activity, please visit the FBI's Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov).

# COVID-19 UPDATES

## Branch Lobbies Are Open

We appreciated the patience our members had while our branch lobbies were closed the past few months due to the COVID-19 pandemic. We are happy to announce that beginning June 1, our lobbies were once again opened for regular business with safety and health protocols in place.



## We are following state guidelines and have made the following changes in our branches until further notice:

- 6-foot social distancing will be practiced.
- Staff members will wear masks while working with members.
- Members are required to wear masks while in the building.
- Members who must wait to speak with a loan officer or other staff members will be asked to wait in their car and will be called when the staff member is ready for them.
- We will be limiting the number of members in the lobby.

We hope to get back to "business as usual" as soon as possible, but until then, we thank you for your cooperation with these protocols. The health and safety of our members and staff are of the utmost importance to us.

## Multiple Ways to Bank

While our branch lobbies may be open now, for the health and safety of members and staff, we continue to encourage you to use:

- **Drive-Thru Windows** - Our drive-thru tellers are open every day during regular business hours.
- **ATMs** - Our ATMs are open 24/7. You can withdraw cash, transfer money between accounts, and check balances.
- **Night Drop** - If you have a deposit any time day or night, you can simply put your funds and a deposit slip in an envelope and place it in your branch's night drop box.
- **Mobile Banking** - By using mo-go, you can make remote deposits using your phone's camera, transfer money, use Bill Pay and more.

## We're Here When You Need Us the Most

LCCU is here for you during this difficult time. We understand that this pandemic has caused financial stress for many of our members. If you find yourself in need of emergency financial services or hardship assistance, please give us a call at **208-746-7233** or call your local branch to discuss how LCCU can help. Our focus is your future, especially during these unprecedented times.

# BEWARE OF COVID RELATED SCAMS



Unfortunately, criminals are taking advantage of unsuspecting and vulnerable consumers during this pandemic. The FBI reports seeing a rise in fraud schemes related to the coronavirus by scammers who are leveraging the pandemic to steal money and personal information.

It's important to be aware of possible scams and to protect yourself and your loved ones from possible fraudulent offers. The FBI advises consumers to be on the lookout for the following scams.

## Emails claiming to be from the Centers for Disease Control (CDC) or other organizations claiming to offer information on the virus

Do not click links or open attachments you do not recognize. Fraudsters can use links in emails to deliver malware to your computer to steal personal information or to lock your computer and demand payment. Be wary of websites and apps claiming to track COVID-19 cases worldwide. Criminals are using malicious websites to infect and lock devices until payment is received.

## Phishing Emails

Phishing emails may ask you to verify your personal information in order to receive an economic stimulus check from the government; however, government agencies are not sending unsolicited emails seeking your private information in order to send you money. Phishing emails may also claim to be related to:

- Charitable contributions
- General financial relief
- Airline carrier refunds
- Fake cures and vaccines
- Fake testing kits

## Counterfeit Treatments or Equipment

Be cautious of anyone selling products that claim to prevent, treat, diagnose, or cure COVID-19, and be alert to counterfeit products such as sanitizing products and Personal Protective Equipment (PPE), including N95 respirator masks, goggles, full face shields, protective gowns, and gloves. More information on unapproved or counterfeit PPE can be found at [www.cdc.gov/niosh](http://www.cdc.gov/niosh).

For accurate, up-to-date information on COVID-19, the CDC has posted extensive guidance and information that is updated frequently. The best sources for authoritative information on COVID-19 are [www.cdc.gov](http://www.cdc.gov) and [www.coronavirus.gov](http://www.coronavirus.gov). You may also consult your primary care physician for guidance.