



WELCOME TO YOUR FINANCIAL HOME

All the products and services you need

We could all use a little simplicity in our lives right now. With everything we have to think about - from the health of our families to the security of our jobs - the last thing we need is to worry about who is taking care of our money. That's where LCCU can help!

LCCU offers a full range of financial services and is staffed by an outstanding group of professionals who only have your best interest in mind. As your "financial home," LCCU is your one-stop-shop for all your money needs, including checking, savings and retirement accounts, loans, credit cards - and even auto, home and life insurance!

Did you know that LCCU offers...

- **Free Checking** - Yes, really! No fees, no minimum balances.
- **Free GreenPath Financial Wellness** - money management tools.
- **TruStage Insurance** - Home, auto, AD&D, and life insurance.
- **Visa Credit Cards** - No annual fee, great low rates.
- **CO-OP ATMs** - Access to more than 30,000 surcharge-free ATMs across the country.
- **Retirement Accounts** - IRAs and certificate accounts to help you save for the future.
- **Online banking and mo-go mobile banking** - Full online access to all your accounts.

LCCU has been around for more than 80 years, and we're not going anywhere! You and your money are safe with LCCU. So if you have accounts at other banks or financial institutions, now is the perfect time to make the switch and bring all your accounts to LCCU.

We promise to make it easy for you too. Visit [LewisclarkCU.org/switchkit](https://www.lewisclarkcu.org/switchkit) for an easy to follow checklist and forms for switching accounts. And we, of course, are happy to help in-person and by phone. Give us a call at **208-746-7233**, and we'll help you get started today!

COMING THIS SPRING

81st Annual Membership Meeting

Later this spring, we will be hosting LCCU's 81st Annual Meeting "virtually" from our new administration and main branch building in Lewiston. While this year will be a little different as we will be having the meeting "virtually" on Facebook Live, we will still have a Year in Review where we'll share highlights of 2020, including our philanthropic activity, and membership growth. We will also be taking you around the building and showing you what to expect when you stop in for the first time.

The date will be announced later this spring, but as usual, at the meeting you'll get to meet the volunteer Board of Directors and credit union staff who work every day to guide YOUR Credit Union and its mission to provide the financial services our members need and want to be financially successful. We'll miss seeing your smiling faces in person this year, but we hope you'll join us for this "virtual" version of our annual celebration!

Date: This Spring! Stay Tuned!

Place: www.facebook.com/LewisClarkCU



A YEAR FULL OF CHANGE

A Message From the CEO - *Trisha Baker*

It's been quite a year - to say the least! Not only was LCCU challenged with keeping our branches open and serving our members as best as possible during the COVID-19 pandemic, but we managed to stay on track with all of the product upgrades that had been planned before the pandemic hit. Plus, we broke ground on our new main branch and administrative building and worked hard with our contractor to have the building ready in late spring of 2021.



Our Bill Pay and Visa Credit Card conversions went off without a hitch earlier in the year; however, our debit card upgrade in November had a few hiccups. I understand that change can be hard, especially when it just keeps coming day after day. I truly appreciate how adaptable, patient and understanding our members and staff have been during this unpredictable time.

There's no telling what 2021 will hold for the world, but I can tell you that LCCU is focused on the future and is poised to continue to keep growing. Next up on the list of enhancements are instant-issue debit cards. If you lose your debit card or open an account and need a new debit card, you'll be able to come into the Bryden Branch and instantly have a new card issued. No more waiting 10 business days for one to arrive in the mail! And if the main branch isn't convenient, any branch can contact the main branch, have one issued instantly, and sent to you asap.

And speaking of ways to pay...this spring, we will be rolling out the ability to add Samsung Pay, Apple Pay, Google Pay, Fitbit Pay, and Garmin Pay to your Visa Credit Card & Debit Card. Technology continues to advance, and LCCU is committed to offering our members the ability to use these new, safe ways to access your money.

Many thanks to you, our members, for the trust you have in us. Without it, we would not be the successful Credit Union that we are today. I look forward to sharing another year with you and wish you the best in 2021!

THE FUTURE IS NEAR!

New Branch and Admin Building Opening Spring 2021

In 2017, LCCU and our Board of Directors decided it was time for the Credit Union to expand its facilities to meet the growth in members and business we were seeing. It was a long process to find the right property, but in May 2020 we finally broke ground on our new building that is located on Bryden Ave in Lewiston.

This headquarters will house a new branch, administrative offices and a community room that will be available for use by local businesses and organizations. The building was always designed with growth in mind, and after walking the space in September, the decision was made to implement our "future" plan now. So the back of the building was extended by 27 feet to create a larger community room, thus saving money, time and mess!

We hope to welcome our members to the new space by the end of March! If you'd like to follow the progress of the building, please check out our Facebook page (facebook.com/LewisClarkCU) where we regularly post photos and updates.



NAVIGATING YOUR 2021 FINANCES

Getting through financial stress

If your finances were thrown for a loop in 2020, you are not alone. Unemployment numbers hit all-time highs in 2020, and many of those who were able to retain their jobs saw their work hours were cut. It's easy to feel the financial pinch and stress over the uncertainty of today, but LCCU is here for you!

Not only does LCCU offer loans and refinance options to help you save money and get through tough financial times, but we have free money management tools through [GreenPath.com](https://www.greenpath.com). GreenPath Financial Wellness even offers FREE one-on-one support with professional financial counselors!

To get the new year started off right, here are a few tips if you've experienced an interruption or loss of income:

Review Your Budget and Prioritize Expenses

Identify all your income sources and assets, like savings accounts, that you can use until you resume working. Review expenses and eliminate the things you can live without. Reduce essential expenses and talk to LCCU about consolidating loans or lowering interest rates.

Prioritize Bill Payments

If you're struggling to pay your bills even after eliminating and reducing expenses, GreenPath recommends prioritizing bill payments in this order:

1. Food, Medicine, Childcare
2. Housing
3. Utilities
4. Auto
5. Child Support
6. Income Taxes
7. Unsecured Debt (Loans or Credit Cards)

Make a Plan for Using Your Savings Accounts

Look into using "liquid" accounts such as savings accounts first, before drawing on investment or retirement accounts that have fees or penalties for early withdrawals. Consider whether using a credit card or a loan is a better option. Make a plan for repaying yourself once your income begins flowing again.

Many companies and lenders have responded to the pandemic with more flexible payment options. If you find yourself in need of an extension, contact the company or creditor before your bill is due and ask about what options you may have.

Talk to a Financial Counselor

GreenPath's counselors provide confidential advice and can help you make a plan to get through a financial crisis. They will walk you through your whole financial picture and offer assistance for making a budget, prioritizing and creating a plan to get through this.

More information about money management can be found at [GreenPath.com](https://www.greenpath.com), or you can call GreenPath Financial Wellness at **877-337-3399** to set up a free consultation. We are also always happy to assist you. Give LCCU a call at **208-746-7233** and we'll help you plan and achieve your financial goals because our focus really is your future!

GETTING EXTRA CASH IS EASY

Refinance options for you

If you purchased a new car from the dealer and used their financing option, bought your home when interest rates were higher, or have credit card and medical debts that you'd like to consolidate, LCCU can help you refinance or consolidate your debts in order to lower your monthly payments.

By taking out one lower-interest-rate loan to cover all these balances, you will save money, pay off your debt sooner, and reduce your stress by only having one payment to make each month.

If you think refinancing or debt consolidation might be right for you, give us a call today at **208-746-7233**. We want to work with you to find the right solution to meet your needs and help save you money in 2021!





LCCU IN THE COMMUNITY

2020 didn't slow us down

Supporting the community where we and our members live is part of LCCU's mission. In 2020, we had to be innovative with our involvement in community events and organizations while staying true to our roots.

Teacher Grants

Supporting local teachers has been part of LCCU's mission since its inception in 1939. In 2020, each school semester, we continued to offer up to five grants for up to \$500, but due to the unprecedented nature of the school year, we received fewer applications than normal. We were happy, though, to award three teachers with LCCU Teacher Grants this year. Congratulations to:

- Melissa Stroupe, Centennial Elementary in Lewiston, Activity Zone Mats - \$270.00
- Maura Sumpter, Highland Elementary in Clarkston, Reading & Math Materials - \$483.09
- Jenine Nord, Cavendish Elementary in Cavendish, Chairs - \$465.00

All educators in grades pre-K-12 within our field of membership are eligible to apply for a grant each year. The application deadline for the spring semester is February 20, 2021. Grant applications and more information about applying for a grant are available at lewisclarkcu.org/teacher-grant-program/.

Commitment to Schools

In 2019, we donated \$25,000 to Lewis-Clark State College's Schweitzer Career & Technical Education Center (CTE) in Lewiston. Spring of 2021, the CTE will open its doors to the first class of students. We're also excited to announce that LCCU will have an ATM in the CTE building. It's another way we continue to build partnerships within the community.

In our continued effort to support our community's schools, LCCU has committed to donating \$10,000 a year for five years to the new Lewiston High School. Their new facilities are sure to bring new opportunities for the 1,000+ students at LHS, and we're thrilled we can help them each year.

Children's Miracle Network

On August 29, the LCCU Miracle Golf Tournament welcomed 120 golfers to Bryden Canyon Golf Course to raise money for the Children's Miracle Network. It was a huge success! We raised \$20,000 and presented Sacred Heart Children's Hospital with a check on October 21st.

We owe many thanks to all our members, event participants and sponsors for donating their time and money to help us raise funds for so many wonderful community organizations. While 2020 was an unusual and difficult year for many, LCCU is proud to have continued our tradition of being a true community partner!

READY FOR ALL THOSE COLLEGE EXPENSES?

Apply for an LCCU Scholarship

Hey, High School Seniors! Are you getting ready to attend a college or vocational-technical school? If so, we invite you to apply for a scholarship from LCCU. Every year, 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, 2021. We encourage all high school seniors who are members to apply!

For more information about the scholarship program and to apply, please visit LewisclarkCU.org/scholarship or give us a call at **208-746-7233**.



OUR GROWING LCCU FAMILY!

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



Daxton Clinton Hunt (6 lbs 11 oz, 20" long) was born to first-time parents, Lewiston Call Center Representative Chelsey Patterson and her boyfriend Brandon on May 5, 2020.



Amelia Sandra Fridley (8 lbs 5.5 oz, 20.75" long) was welcomed to the world on May 26, 2020, by Clarkston Branch Manager Sierra Fridley and her husband Colt Fridley along with big brother Beau.



Pace Ben Pearce (7 lbs 7 oz, 20" long) was born to first-time parents, Lewiston Loan Officer Jacci Pearce and her husband Cory Pearce on July 16, 2020.



Kayson Richard Kelly (9 lbs 5.3 oz, 22" long) was born to Clarkston New Account Specialist Jennifer LaFord and her fiancé Shawn Kelly on October 6, 2020.



Brooklyn Dawn Olson (6 lbs 15 oz, 20" long) was born to Lewiston Member Service Representative Taryn Grieser and her boyfriend Jeff on November 10, 2020.



Cassidy Renee Williams (7lbs 10oz, 19.25" long) was born to first-time parents, Pomeroy Member Service Representative Rochelle Williams and her husband Scott on January 4, 2020.

LCCU VISA CARD ENHANCEMENTS

You're smart with your hard-earned money so we think you deserve a card that meets your needs and lets you display your LC Valley hometown pride. In 2020, we made some enhancements to our Visa credit cards. Now you can...

- **Earn rewards** with our new Visa Signature Card with CURewards®. Redeem your points online for cash, travel, merchandise, and more.
- **Tap to pay** using your contactless card.
- **Enjoy enhanced security** features to keep your credit safe.
- **Use the LCCU Cards App** to review balances, pay your bill and more.

To find out more info or to apply online for your LCCU Visa Card visit LewisclarkCU.org/visa-credit-card.

IT'S A WIN-WIN Skip-A-Payment & Raise Money for Charity

During November, December and January, when you take advantage of our Skip-A-Payment offer, LCCU will donate 100% of the \$25 program fee to a local charity. So if you are considering skipping a payment on your qualifying loan, now is a great time to do it! In the last three years, we donated more than \$50,000 in Skip-A-Payment fees alone. Call us today at **208-746-7233** to request a form, or visit LewisclarkCU.org/payment-holiday.