



expressions

SECOND QUARTER 2020

- LVECU Auto Loans
- National Credit Union Youth Month
- 2020 Scholarship Winners
- LVECU VISA® Credit Cards
- Annual Meeting
- Free Shred Day
- Giving Back
- Scammers and Gift Cards



Don't Monkey Around with your New or Used Auto Loan Rate!

Rates as low as **1.99%** APR*
for 36 months

84 months as low as **3.99%** APR*

Plus, Terms up to 120 months*

3720 Hamilton Boulevard
Allentown, PA 18103-4503
Phone: 610-820-0145
Toll Free: 1-800-800-2311
Fax: 610-435-5250



Federally Insured by NCUA

Come to LVECU before you shop, apply to get pre-approved* and skip the jungle of dealer financing. LVECU has great low rates, awesome member service and so many easy ways to pay your loan. There's no need to stick your neck out and take a chance that you will get stampeded by confusing terms and unnecessary add-ons.

*APR = Annual Percentage Rate. Rates based on an evaluation of your credit score, and your actual rate may vary. Rates subject to change without notice, and not all applicants will qualify. Rates shown are "A" Tier rates; other rates and terms available. 36-Month Loan Payment Example: You pay \$28.64 per month for every \$1,000 financed. 84-Month Loan Payment Example: You pay \$13.67 per month for every \$1,000 financed. 120-month term only for loans over \$75,000. 120-Month Payment Example: You pay \$11.33 per month for every \$1,000 financed.

Contact Us

Main Office

3720 Hamilton Boulevard
Allentown, PA 18103-4503
610-820-0145
Toll Free: 1-800-800-2311
Fax: 610-435-5250

Schnecksville Branch

4031 Independence Drive
Schnecksville, PA 18078-0399
610-820-0145
Fax: 610-799-2109

Hours

Monday 9:00 am-5:00 pm
Tuesday 9:00 am-5:00 pm
Wednesday 10:00 am-5:00 pm
Thursday 9:00 am-6:00 pm
Friday 9:00 am-5:00 pm
Saturday 9:00 am-12:00 pm (Main Office Only)

ART (Audio Response Teller): 610-820-0292
Toll Free: 1-888-278-3100

VISA® Credit Card

Account Information:
1-800-433-0505 or www.EZCardinfo.com

Report Lost/Stolen Card:
During regular LVECU business hours –
610-820-0145, ext. 503
Toll Free: 1-800-433-0505
(M-F 8:00 am-10:00 pm)

After regular business hours –
1-800-991-4961

VISA® Check Card/ATM Card

Report Lost/Stolen Card:
During regular LVECU business hours –
610-820-0145, Toll Free: 1-800-800-2311

After regular business hours –
ART: 610-820-0292
1-800-554-8969

Website

www.lvecu.org

Board Members

William Ayers, *President*
Gary Fedorcha, *Vice President*
Eugenia Emert, *Secretary/Treasurer*
Daniel Y. Joseph
Gary E. Phillips
Sherri Molitoris
Ryan VanNorman
Dennis Nemes
Daniel Weaver

National Credit Union Youth Month



April 1 – 30 | Open to members ages 17 & younger

Visit LVECU during the month of April 2020 and help us celebrate National Credit Union Youth Month™.

Providing financial education embodies the credit union movement's "people-helping-people" philosophy. The theme for this year's Youth Month is "Money Magic: Share, Spend and Save at Your Credit Union." Together, we're encouraging our youngest members to learn common financial concepts kids should understand:

- Saving
- Spending
- Charitable giving
- Investing
- Budgeting

The Month of April, Kirby Kangaroo Club Members (ages 12 & under) can:

- Receive Double Kirby Credits for Deposits*
- Visit the credit union and take home a piggy bank
- Enter to win the Kirby Club NCUYM Grand Prize: \$100 VISA® Gift Card**

The Month of April, Claim Your Youth Members (ages 13-17) can:

- Enter to win the \$100 Quarterly Drawing
Congratulations to our 2019 4th quarter drawing winner, Morgan Newbury!
- Enter to win the CYY NCUYM Grand Prize: \$100 VISA® Gift Card**

Stop into one of our offices to enter our NCUYM drawing and receive your Save, Spend & Donate Piggy Bank! And remember, LVECU membership is open to all members of your family.

Copyright 2020 Credit Union National Association Inc. Information subject to change without notice. For use with members of a single credit union. All other rights reserved. LVECU employees, volunteers and immediate family members are not eligible for drawings. Must be a member age 17 & under to enter.

*Maximum 20 credits per deposit/visit. Limit 1 Piggy Bank per youth member, while supplies last. **See a Teller or MSR for Entry Blank.

VISA® – Everywhere you want to be!

Nothing beats the purchasing power of a VISA® Credit Card! Accepted all over the world, it's the convenient way to pay at the store and the secure way to shop online.

VISA® Prestige Credit Card

- Low variable rate
- No annual fee
- No balance transfer fees
- Lines up to \$55,000
- Online access to make payments and view transactions
- Verified by VISA® protection
- Unsecured and Share-secured options

VISA® Platinum Credit Card

- 1% cashback on purchases*
- No annual fee
- No balance transfer fees
- Lines up to \$55,000
- Online access to make payments and view transactions
- Verified by VISA® protection
- Unsecured and share-secured options

SecurLOCK™ Equip App – Protect your LVECU VISA® Credit Cards – directly from your phone.

- Turn your cards off and on
- Control where your cards can be used
- Receive instant alerts when a purchase is made

To learn more or to download the FREE app, search for SecurLOCK™ Equip in your app store.

VISA® Rate Information: **The Annual Percentage Rate (APR) is subject to change quarterly on the first day of the billing cycle to reflect any change in the index and will be determined by the Prime Rate listed in the "Money Rates" section of The Wall Street Journal on the first day of the previous quarter (January, April, July, October), to which we add a margin.** The APR will never be greater than 18.00%. Any increase in APR will take the form of additional payments shown as Total Minimum Payments on the statement. If the index is no longer available, the credit union will choose a new index which is based upon comparable information. ⚙

*Cashback paid annually

2020 Scholarship Winners

This is the 19th year LVECU has offered scholarships to our young members who are continuing their education. Once again, we awarded ten \$1,000 scholarships. Since the program's inception, we have awarded \$185,000 in scholarships.

In order to be eligible for a scholarship, applicants needed to complete an application, write an essay, have a GPA of at least 2.75, participate in extracurricular activities or community service and include a letter of recommendation. We had many qualified applicants, and the Scholarship Committee had a difficult time choosing the 10 winners.

We would like to congratulate the following recipients:



Madison Bydlon – Madison graduated from Allentown Central Catholic High School and is currently a junior at the University of Delaware. She is a nursing major and has made the Dean's List every semester. She is part of the Student Nurses Organization and is a Teaching Assistant.



Samantha Ciommo – Samantha will be graduating from Allen High School this spring and plans on attending LCCC. She is a member of the German Honor Society, Marching Band, Concert Band and Debate Team. She is also a Girl Scout and participates in archery competitions.



Abigail Hill – Abigail will be graduating from Parkland High School this year and is undecided where she will continue her education. She plans on studying Music Education and is a member of the Chorus & Chorale, Concert & Marching Bands, National Honor Society and volunteers at Neffs UCC as a Sunday school teacher.



Talia Lewis – Talia attended Tamaqua Area High School and is currently a freshman at Bloomsburg University, where she is majoring in Secondary Education, Mathematics. She is a member of the Bloomsburg University Dance Ensemble and Bloomsburg Honors College and participates in Intramural Soccer and Volleyball.



Mackenzie Lambinus – Mackenzie will be graduating from Allentown Central Catholic High School this spring. She is a member of the Pro-Life Club, National Honor Society, Key Club and Soccer and Lacrosse teams, and she also works at the Philly Pretzel Factory. Mackenzie plans on attending Lehigh University, where she will be an Engineering major.



Noah Moreef – Noah is a senior at Parkland High School, where he is a member of the National Honor Society and Boys Volleyball team. He also volunteers for BK's Helping Hand and works as a Playground Instructor during the summer. He plans on attending Temple University in the fall, where he will major in Mathematics with a minor in Business.



Makayla Nothstein – Makayla is a senior at Lehigh Area High School and is planning on attending the LCCC, where she will major in Business Administration with a minor in Event Planning. She is a Class Officer, a member of SADD, a Yearbook Photographer and plays Softball. She achieved perfect attendance throughout her entire school career and, as the first person at Lehigh Area to achieve that, was awarded the Makayla Nothstein Perfect Attendance Award.



Sarah Reinhard – Sarah graduated from Whitehall High School in 2018 and is a sophomore at Millersville University. She is a Psychology major with a minor in Social Work. She is a member of Alpha Sigma Tau and Club Soccer, and she is an Orientation Leader. She also teaches Sunday School at Shepherd of the Hills Church.



Lily Trexler – Lily is a graduate of Emmaus High School and is a freshman at DeSales University. She is studying to become a Physician's Assistant. She made the Dean's List, plays Club and Tournament Softball and is a member of Health Occupations Students of America.



Caterine Yunez-Cosme – Caterine will be graduating from Whitehall High School this year as the Salutatorian. She is a member of the Science National Honor Society and participated in Science Olympiad and the Serve Club. She also volunteers with Project Paws to assist local animal shelters. Caterine plans on attending Penn State University to major in Architectural Engineering.

GOOD LUCK TO OUR SCHOLARSHIP WINNERS AND ALL LVECU'S RECENT GRADUATES.

Annual Meeting

Unfortunately, COVID-19 and the closing of all Pennsylvania schools forced us to cancel our annual meeting scheduled for Saturday, March 14. At this time we are unsure if it will be rescheduled. If we are able to reschedule, it will be announced on our website. Printed Annual Reports are available at either office.

Please help prevent the spread of COVID-19 by following these simple steps as outlined by the CDC:

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose and mouth.
- Stay home when you are sick, except to get medical care.
- Cover your cough or sneeze with a tissue, then throw the tissue away immediately.
- Clean and disinfect frequently touched objects and surfaces.
- Wash your hands often with soap and water for at least 20 seconds.

For more information:
www.cdc.gov/COVID19



Important Information About Your Automatic Electronic Payments

An Automated Clearing House (ACH) payment is an electronic deposit or withdrawal directly to/from your credit union account. This includes employment direct deposit, utility bills, credit card payments, etc. When setting up electronic payments with either a company or your employer, please contact the credit union directly to obtain the specific information associated with your account at LVECU. Please keep in mind that account numbers found on your e-Tran Online Banking are not intended to be used for ACH payments. If you have any questions, please contact us at 610-820-0145.



Holiday Closings

- **Monday, May 25, 2020**
Memorial Day
- **Saturday, July 4, 2020**
Independence Day

Please mark your calendars and remember that ART, Mobile Banking, e-Tran Online Banking and Bill Pay are available when the credit union offices are closed.

ASD HOMELESS CHILDREN & YOUTH Items of the Month

APRIL: Baby Care – Wipes, Diapers, Powder, Baby Shampoo, etc.

MAY: Toiletries – Deodorant, Powder, Razors, Shaving Cream, etc.

JUNE: First Aid – Antibiotic, Bandages, Travel First Aid Kits, etc.

FREE SHRED DAY MEMBERS ONLY

Free Document Shredding
Saturday, May 2
9:30 am to 12 pm

LVECU
3720 Hamilton Boulevard
Allentown, PA

FALL CHECKING PROMOTION WINNERS

Congratulations to our Fall 2019 Checking Promotion \$100 VISA® Gift Card Winners:

Susan
Joseph P.
Jon
Amanda
Joseph O.



3720 Hamilton Boulevard
Allentown, PA 18103-4503

PRSR STD
U.S. POSTAGE
PAID
IMAGEWORKS
53717

Due to COVID-19, we are temporarily closing our doors to walk-in members and extending our call center and drive-thru hours to Monday through Friday. Please visit our Contact Us page for times. We will be CLOSED on Saturdays until further notice. Please utilize our online services, drive-thru, ART phone teller and call center at 610-820-0145, option 0. Appointments can be made for Member Services by calling 610-820-0145, ext. 501, or emailing memberservice@lvecu.org. You can also email us at callcenter@lvecu.org for general questions. Please check our website for updates and other notifications as they become available.



Alert – Credit & Debit Card Contact Center Scam

Some Members have been receiving 'Spoofed' phone calls which claim to be from our Credit & Debit Card Contact Center. Below are some tips about what you SHOULD expect when contacted by our fraud department. This applies to both Credit & Debit Cards.

- A text alert from us warning of suspicious activity on your card will NEVER include a link to be clicked. Never click on a link in a text message that is supposedly from us. A valid notification will provide information about the suspect transaction and ask the cardholder to reply to the text message with answers such as 'yes,' 'no,' 'help,' or 'stop.' It will never include a link.
- A text alert from us will always be from a 5-digit number and NOT a 10-digit number resembling a phone number.
- A phone call from our institution's automated dialer will only include a request for your zip code, and no other personal information unless you confirm that a transaction is fraudulent. Only then will you be transferred to an agent who will ask questions to confirm that you are the actual cardholder before going through your transactions with you.
- We will NEVER ask you for your PIN or the 3-digit security code on the back of your card. Don't give them out to anyone, no matter what they say. Hang up and call us directly.
- Regularly check your account online to see if there are any suspicious transactions that have occurred, but especially if you are unsure about a call or text message you've received. If anything looks amiss, call LVECU directly for assistance.
- Credit Card holders should use the SecurLOCK™ Equip App to monitor transactions.
- Please be advised - If you receive a voice or a text message from the call center and are unsure about responding to it, call LVECU directly for assistance.