



expressions

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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

There Are Lots of Reasons to Consider a Home Loan

There are lots of reasons to consider a home loan. Buying a new home is only one of them. You can actually refinance your home to lower your mortgage payment or get cash for something else. Or, you can use the equity in your home for extra money, as well.

If you are thinking about buying a home, our low interest rates will:

- Keep your payments affordable
- Help you afford a bigger home
- Spend less money over the life of your mortgage loan

If you own a home, refinancing your mortgage could:

- Lower your monthly payment
- Serve as a source for cash for renovations or other purchases
- Help you pay off your home faster

If you own a home and have been paying on it for several years, a home equity loan or line of credit will get you the money you need for just about anything:

- Home renovations
- Medical Expenses
- Vacation
- Debt consolidation
- Wedding
- Anything else

Now is the time to take advantage of mortgages, refinancing and home equity loans and lines of credit. Rates are still low, and you could save a lot of money. For mortgages, apply online or call our mortgage partner, State Financial Network, at 800-426-7140. To apply for a home equity loan or line of credit, call 610-820-0145.



2021 Annual Meeting

Our Annual Meeting was held Saturday, March 13, 2021 via WebEx. We had 34 members attend. Annual reports from the Board of Directors, Chief Executive Officer and Chief Financial Officer were presented to the membership for review. Eugenia Emert, Board Secretary and Nominating Committee Chairperson, cast the ballot for the election. Daniel Joseph, Sherri Molitoris and Ryan Van Norman were elected to the Board of Directors for three-year terms. Ten scholarship winners were recognized for their outstanding achievements. We hope to see many of you in person in 2022.

Thank you and stay well.



click to read!

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

4301 Independence Drive
Schnecksville, PA 18078-0399
610-820-0145
Fax: 610-799-2109

Temporary Hours

Monday 9:00 am - 5:00 pm
Tuesday 9:00 am - 5:00 pm
Wednesday 9:00 am - 5:00 pm
Thursday 9:00 am - 6:00 pm
Friday 9:00 am - 5:00 pm
Saturday *Closed During COVID-19*

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
After Regular Business Hours
1-833-311-0082

Visa Check Card/ATM Card

Report Lost/Stolen Card

During regular LVECU Business Hours
610-820-0145, Toll Free 1-800-800-2311
1-800-554-8969

After Regular Business Hours

ART: 610-820-0292
1-800-554-8969

Board Members

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

April is National Credit Union Youth Month!

Celebrate with us!

Visit LVECU with your kids during the month of April and help us celebrate National Credit Union Youth Month™. Stop by one of our branches to pick up their Save, Spend, & Donate Piggy Bank!

Providing financial education embodies the credit union movement's people-helping-people philosophy. The theme for this year's Youth Month is "Be a credit union saver & your savings will never go extinct!" Together, we're encouraging our youngest members to learn common financial concepts like:

- Saving
- Spending
- Charitable giving
- Investing
- Budgeting

Bring Your Kids In!

Kirby Kangaroo Club (ages 12 and under)

- 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**

Youth Members (ages 13-17)

- Enter to win the \$100 Quarterly Drawing
- Congratulations to our 2020 4th quarter drawing winner, Elijah H.!
- Enter to win the CYY NCUYM Grand Prize: \$100 VISA Gift Card**

*Maximum 20 credits per deposit /visit. Limit 1 Piggy Bank per youth member, while supplies last.

**See a Teller or MSR for Entry Blank.

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Giving Back

ASD Homeless Children's Item 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 Kids
- Etc.

2021 Scholarship Winners

Congratulations to this year's recipients!

This is the 20th 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 \$195,000 in scholarships.



Meghan C Cowen

Meghan is a graduate of Allentown Central Catholic High School and is a freshman at the University of Bridgeport in Connecticut, where she is studying Biology. She played softball and was a Girl Scout for the past thirteen years. Meghan also received the Merit award, John Philip Sousa award and the Music Award during her Senior year.



Gretchen L Helsel

Gretchen graduated from Salisbury High School in 2019 and is a sophomore at Messiah University. She is an Elementary Education major with a minor in Special Education, TESOL and has made the dean's list every semester. Gretchen was a member of the Sign Language Club and played softball in high school.



Salma S Kassis

Salma graduated from Louis E. Dieruff High School in 2018 and is currently attending Northampton Community College. She is majoring in Dental Hygiene and has made the dean's list every semester.



Victoria L Farrell

Victoria will be graduating from William Allen High School this spring. She is a member of the varsity softball and club softball teams. Victoria plans on attending Penn State University in the fall, where she will major in Psychology with a minor in Education.



Janelle K Herr

Janelle attended Southern Lehigh High School and is a sophomore at Messiah University where she is majoring in Nursing with a minor in Spanish. She was a drum major for her high school marching band and received the Band Director's award in her senior year. Janelle is currently a member of the Messiah University Symphonic Winds Ensemble.



Christopher J Hippensteel

Christopher is a 2019 graduate of Northwestern Lehigh High School and is a sophomore at Syracuse University. He is double majoring in Newspaper and Online Journalism and also in International Relations. Christopher has made the dean's list every semester and is a writer and editor of the student newspaper, *The Daily Orange*. He is also the recipient of the Archbold-Day scholarship and the Invest-in-Success scholarship.



Sashamarie Long

Sashamarie is a graduate of the Lehigh Valley Charter High School for the Arts. She is currently a freshman at Cedar Crest College majoring in Nursing with a minor in Biology. Samantha has volunteered as a translator on a mission trip to Cuba, as a home care caregiver and as a church daycare helper.



Erika L Newhard

Erika graduated from Emmaus High School and is currently a freshman at Cedar Crest College. She is a psychology major with a minor in Spanish and is enrolled in the honors program. Erika volunteers as a mentor of Big Brothers Big Sisters of the Lehigh Valley and will be taking on a leadership role as a coordinator between the organization and the schools.



Maggie A Mauro

Maggie is a senior at Northwestern Lehigh High School and is undecided where she will attend college. She plans on majoring in English Editing/Publishing with a minor in Creative Writing. Maggie is a member of the concert band, the jazz band and the debate club. She served as captain of the soccer team and is currently editor of the school newspaper.



Alexa G Panuccio

Alexa attended Bethlehem Catholic High School and is a junior at Villanova University majoring in Computer Engineering with a minor in Computer Science. She is a member of the Tau Beta Pi Engineering Honor Society and has made the dean's list every semester. Alexa tutors students in engineering courses and participates in intramural softball.

Credit Cards That Save You Money

Credit cards are not one size fits all. Many credit cards are loaded with high rates and fees most consumers don't realize, because they don't read the pages of fine print that come with the card.

Our cards are not like that. We offer two options:

- VISA® Prestige Variable Rate
- VISA® Platinum Fixed Rate with cash back rewards

Both cards save you money with:

- Low rates
- No annual fees
- No balance transfer fees

EZ-Card Info

You can also manage your LVECU credit card accounts 24/7/365.

- View account balances
- Check real-time available credit
- View past and current statements
- View transaction history
- Pay your bill online
- Submit a balance transfer

LVECU credit cards are convenient and save you money over many other cards. [Learn more](#) and [apply today!](#)

SecurLOCK Equip App

Both cards also come with SecurLOCK

Protect your LVECU VISA® Credit Cards directly from your phone.

Left a store without your card? Lock it until you get it back.

Shopping around the neighborhood? Set the card to work only where you are.

Providing a card to your college-bound child? Receive alerts and monitor their spending.

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

Download your free app and start protecting your card:



Don't Get Scammed!

You've worked hard to earn, manage and save your money. The last thing you want is for someone to steal it.

Debt Relief Scams

Debt can feel crushing at times, and the promise of quick and easy relief might seem too good to be true. That's because it usually is.

Companies will call or e-mail or may even have a website promising to get you out of debt. Some will take your money, never to be heard from again. Some will ask for a monthly payment and tell you they are paying your debt, but in reality, they are pocketing your money.

Scams like these are cruel, because they are meant to play on your already raw emotions.

What You Should Know:

- There's no guarantee that anyone will get you out of debt or stop collection calls
- Offers to enroll in a debt relief plan that does not review your financial situation is bogus
- Debt relief companies cannot legally seek payment upfront before providing services
- Do not stop paying your creditors, and ask for proof if a debt relief company claims its fees are paying your debt.

Read more about debt relief scams and how to avoid them [here](#).

Scammers are real and we want to help protect you from them. A few rules of thumb to help avoid scams are:

- Avoid wiring money to someone you don't know in real life. If a person you started chatting online with a few weeks ago needs \$2,000 wired to him, it's time to stop chatting.
- Be cautious of anyone who asks to be paid in a non-traditional way, like gift cards or wire transfer, for items or services.
- Don't share personal passwords or PINs with anyone, and report anyone who asks you for them.
- Check the email handle. Some scammers can copy the look and feel of official emails, but they can't fake a protected company email address.
- If something feels off, there's a good chance it is.

You can always call us or come into one of our branches if you have any concerns that someone is trying to scam you.

Holidays Closings & Upcoming Events

Saturday, May 22nd

Paper Shred Day

Monday, May 31st

CLOSED for Memorial Day

Monday, July 5th

CLOSED in observance of Independence Day

Free Document Shredding

Saturday, May 22, 2021

9:00AM - 12PM

LVECU

3720 Hamilton Blvd, Allentown, PA