

expressions

Table of Contents

- **o** Refer-a-Member
- Claim Your Youth (CYY) Club
- National Credit Union Month
- Summer Reading
 Program
- **6** Giving Back Initiatives
- Member Education
- 2023 Bookmark
- Access Your Free Credit Score
- Important Alert
- Upcoming Events & Holiday Closings



Follow us to get quick updates on special events, current promotions, and more.

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

Refer Your Educational Coworkers & Family to Join LVECU

You already know the many benefits of membership at LVECU. Why not share it with your educational coworkers and family members?

When the individual you refer applies for membership at LVECU, you will each receive an automatic entry for a chance to win 1 of 2 Igloo coolers along with a Beach Essentials kit (Valued at over \$200).

The more referrals you make, the more entries you earn!

Referring someone to join LVECU couldn't be easier. Simply tell your referral to provide your Full Name and Relationship to the member service representative, or enter it in the comments section of the Online Application.

Offer valid 6/1/2023-08/31/2023. Referral must not be an existing member/joint owner. To view complete listing of eligible family members and coworkers, please visit www. lvccu.org/membership. Igloo is not affiliated with this promotion. Prizes are awarded in a random drawing from all eligible entries. No purchase or payment necessary, to enter send a 3 x 5 postcard with your name and address to LVECU, Attn: Marketing, 3720 Hamilton Blvd, Allentown, PA 18103. Employees, board members and their family members are not eligible for the drawing.



Claim Your Youth (CYY) Club

Congratulations to our \$100 CYY 2nd Quarter Drawing* winner, **Emily Christman**. Interested in participating in future drawings? We make it easy, visit one of our credit union locations to fill out an entry blank, and you could be our next CYY \$100 drawing winner!

*For CYY members, Ages 13 through 17.



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 18078-2574 610-820-0145

Fax: 610-799-2109

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
 9:00 am - 12 pm

(Allentown Office:

Drive-thru & Call Center)

ART (Audio Response Teller)

610-820-0292

1-888-278-3100 (Toll Free)

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

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. Phillips

Ryan VanNorman

Daniel Weaver



the Power of Saving at Your Credit Union™

Congratulations to the following winners:

Coloring Contest Winners

- Rowan Katz
- Penelope Bowers
- Kirby Kangaroo Club Member (Anonymous)
- Henry S.

Drawing Winners

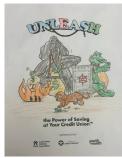
- Kirby Kangaroo Club Member (Anonymous)
- Kirby Kangaroo Club Member (Anonymous)
- Camden Hutson CYY Club Member
- Katherine Shellhammer CYY Club Member

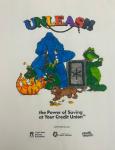
2023 National Credit Union Youth Month

Thank you to everyone who joined us this April to celebrate saving, during National Credit Union Youth Month!

Those who opened a new youth account during the month of April received a \$5 complementary deposit. All youth club members had the opportunity to enter a drawing for a chance to win 1 of 4 \$100 deposits. Kirby Kangaroo club members were able to participate in a coloring contest for a chance to win 1 of 4 Kirby dollar power packs of 30 each.









Kids & Teens

2023 Summer Reading Program

Get rewarded this summer for reading your favorite books!

Are you an avid reader? Earn extra cash in your account for doing what you love. Simply read the number of pages for your grade level, download, and complete the form (parent or guardian signature required) then return to LVECU.

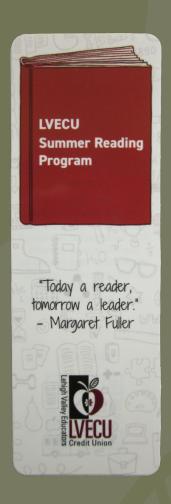
Upon receipt of your completed form, you will receive a \$15 - \$30 deposit into your regular share account.

Download Form!

- Email to <u>Marketing@lvecu.org</u>
- Drop off at either location
- Mail to 3720 Hamilton Boulevard, Allentown, PA 18103; ATTN: Marketing

*Open to school age LVECU members. Grade level requirements must be met to receive the funds and are limited to one deposit per account/member. All forms are due by Thursday, August 31st.





2023 Bookmark featuring a quote and bio of Margaret Fuller.

Don't forget to stop at one of our locations to pick up your FREE bookmark. This bookmark is the first in a series honoring historical figures who impacted the world through education and leadership. Be sure to collect them all!

"Today a reader, tomorrow a leader."

Giving Back Initiatives

We are proud to help our local communities by donating to charitable causes. It's our pleasure to serve those around us and build relationships within the community.

ASD Homeless Children & Youth

This cause supports the students of Allentown School District who are experiencing homelessness. With your help, we can give back to the local community and move toward a brighter future. Stop by either one of our offices anytime to make a monetary donation or bring in the item of the month.

July: Hair Care - Brushes, Combs, Hair Ties, Shampoo, Conditioner, etc.

August & September: Back to school supplies - Notebooks, Crayons, pencils, binders, Markers, etc.

Cops 'n' Kids

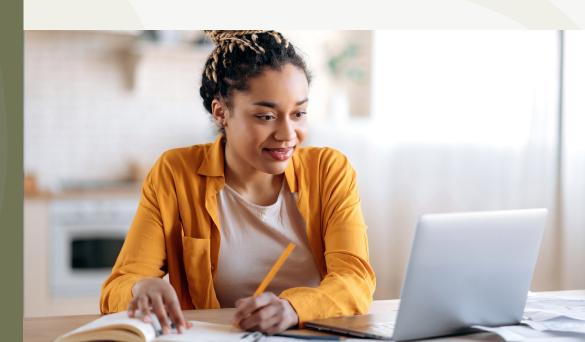
This program is all about connecting kids and the community through literacy. If you would like to donate, bring your new or gently used book(s) to either one of our offices, we are always taking donations.

Member Education

We believe in the power of education, which is why we are committed to providing valuable resources to enhance your financial awareness.

Practical Money Skills offers resources and tools to help develop money management skills. There is truly something for everyone to learn... teachers, children, parents, and others alike.

- Financial Literacy Lesson Plans
- Games & Comics
- Resources including Apps, Infographics, & Free Downloads
- Practical Information on Budgeting & Life Events
- Financial Calculators
- And So Much More...



Access Your FREE Credit Score and More

Did you know right within our online and mobile banking you can access your Credit Score for FREE?

Regularly reviewing your credit score and report is essential to your financial well-being.

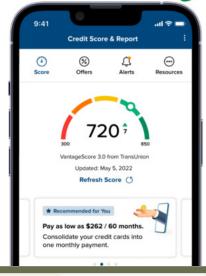
We provide you with safe and easy access to your credit score and report, anytime and anywhere. You will also have access to credit education and tips to help you manage your credit score and report with confidence.

Benefits of Credit Score:

- Daily Access to your Credit Score
- · Real Time Credit Monitoring Alerts
- Credit Score Simulator
- · Personalized Credit Report
- · And more!

The benefits are endless... Get your free credit score today. Enroll now through e-Tran!

Access Your FREE Credit Score



Upcoming Events

Thursday, October 19th

International Credit Union Day

Holiday Closings

Tuesday, July 4th

CLOSED

Independence Day

Monday, September 4th

CLOSED

Labor Day

Monday, October 9th

CLOSED

Columbus 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.



Important Alert

The Financial Crimes Enforcement Network & United States Postal Inspection Service have issued an alert to financial institutions about a surge in mail theft-related check fraud across the nation.

Fraudsters are targeting...

- Blue USPS collection boxes
- Unsecured residential mailboxes
- Privately owned locked mailbox units
- Mail carriers to steal master keys

How is the Check Fraud taking place?

- Checks are stolen by forceful break-in, using counterfeit master keys, or by fishing mail out
 of the box.
- · Checks are washed by using household chemicals to erase the payee and dollar amount.
- Checks are filled out by fraudster with a different amount and payee of their choosing.

What do Fraudsters do with the washed checks?

- Cash or deposit through ATM or remote deposit capture (RDC).
- Create counterfeit checks using routing and account information.
- Rely on money mules to deposit the fraudulent checks.
- Sell copies of checks on the dark web.

What is a Money Mule?

A person who receives checks from unknown individuals and deposits them into their own account at the fraudster's instruction. It is typically part of a larger scheme such as a lottery or romance scam. The checks are usually counterfeit or stolen.

Visit the USPIS website for mail-theft prevention tips.

If you believe you've been a victim of mail theft-related check fraud, please contact the credit union immediately to secure your account. Also report the incident to the USPIS at 1-877-876-2455 or https://www.uspis.gov/report.

Source Article: https://www.fincen.gov/sites/default/files/shared/FinCEN%20Alert%20Mail%20 Theft-Related%20Check%20Fraud%20FINAL%20508.pdf