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## Give Yourself the Gift of Savings this Fall by Refinancing Your Auto Loan

With back to school shopping complete and holiday shopping just around the corner, we could all use a bit of extra cash in our monthly budget. If you have an auto loan from a different lender, there is a very good chance you can save money each month by refinancing your car loan with LVECU.

### By reducing your monthly car payment, you could:

- Build up your emergency savings
- Put extra money towards holiday gifts
- Pad your monthly budget with extra money

There's never a bad time to save money, right? Let us work with you to lower your monthly payment or help you pay off your loan faster than you expected.

**Apply now to refinance today.**



## International CU Day

Join LVECU on October 21st as we celebrate the 71st anniversary of International Credit Union Day. Every member who visits an LVECU branch will receive a FREE Wall Charger!\*

We are proud of the work LVECU has done in our community by offering lower rates, flexible loan requirements and strong community engagement. We love our LVECU community and want to celebrate alongside the 57,000 plus credit unions across the globe helping communities bank better.

\*Limit 1 per member while supplies last.

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**

# 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

## 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 9:00 am - 12 pm  
(Drive-up & Call Center)

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

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

# Financial Literacy Teaching Resources

If you're looking for a way to introduce financial literacy to your students, LVECU can help! We have a financial literacy resource available [through our website](#) called Practical Money Skills. You can find Practical Money Skills through our Education menu option. Click on the "Teach" tab, and you will have access to teaching guides and lesson plans for students in grades K-12 and beyond.

**It's a great resource, it's FREE, and it's just one more benefit of being an LVECU member!**



## Board of Directors Election Notice

### Board of Directors Election 2022...Your Chance to Make a Difference

Election for the 2022 Board of Directors is coming soon. Make sure you vote for the credit union leaders who will work for you.

If interested in contributing your time and talent and are a member in good standing, submit your letter of introduction (100 words or less) to: **Nomination Committee, c/o LVECU, 3720 Hamilton Blvd., Allentown PA 18103.** The deadline for receiving nominations is **November 30, 2021.** Ballots and biographies will be mailed (if necessary) to all members age 18 and over after the close of nominations.

By resolution of the Board of Directors, incumbent directors will be automatically re-nominated, provided they wish to run. The Nominating Committee may nominate one additional person for each position. Anyone not nominated by the committee may have his/her name added to the ballot by submitting a nominating petition with the signatures of 25 LVECU members. Petitions are available upon request. Nominees must be members in good standing as defined by the credit union bylaws.

## Giving Back

### ASD Homeless Children's Item of the Month

#### OCTOBER

##### Toiletries

- Deodorant
- Powder
- Lotion
- Etc.

#### NOVEMBER & DECEMBER

##### Winter Gear

- Hats
- Gloves
- Scarves
- Etc.

LVECU will be collecting new, unwrapped toys in both branches this holiday season to support Toys for Tots.

We are collecting new winter hats, scarves, gloves, etc. for children of all ages during the month of December.

Please come decorate the Christmas trees in our branches with your donations and help LVECU give back to the community.

## Visa Gift Cards Make Great Gifts!

- Can be used wherever Visa is accepted
  - Cards are issued instantly
  - \$2.50 fee when purchasing card
  - Can be funded for amounts from \$10 to \$1,000
  - Some restrictions apply
- [For more information click here.](#)

# Summer Reading Results

Congratulations to our Kirby & Claim Your Youth Summer Readers! We are so proud of the Kirby and Claim Your Youth Members who participated in our 2021 Summer Reading Program!

Also, congratulations to credit union member Cheyenne Fenstermaker, our 2nd quarter Claim Your Youth drawing winner. Cheyenne received a \$100 deposit. If you're age 13-17, stop by the credit union and enter.

 **74 members participated in the program this year**

 **452 books were read**




 **68,502 pages were read**

Great work by our impressive young members!

## TEENS & KIDS

### Develop Good Financial Habits

Teenagers are at the perfect age to start developing lifelong habits about money. Whether you are a parent of teenagers or a teacher (or both, bless your heart), here are a few easy things you can do to teach good money habits:

-  Have them present a monthly budget. (You can incentivize with a reward for keeping the budget at the end of the month).
-  Loan them a small amount of money and have them pay you back on a schedule.
-  Open a teen checking account to get them started.

Wise money management starts young, so don't miss the chance to make a lasting impact on your child's future.

## 2022 Scholarships

LVECU will be awarding ten \$1,000 scholarships to members who will be full-time undergraduate students during the 2022-2023 school year. Applications will be available November 1, 2021 on our website.



# Holidays Closings & Upcoming Events

LVECU will be adjusting its hours to observe the following holidays:

## Monday, October 11th

CLOSED in observance of Columbus Day

## Thursday, November 11th

CLOSED in observance of Veterans' Day

## Thursday, November 25th

CLOSED in observance of Thanksgiving

## Friday, December 24th

CLOSING EARLY at 1pm for Christmas Eve

## Saturday, December 25th

CLOSED for Christmas

## Friday, December 31st

CLOSING EARLY at 1pm for New Year's Eve

## Saturday, January 1st

CLOSED for New Year's 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.

# Holiday Scams and How to Avoid Them

As the holiday season approaches, don't let scams ruin your cheer! Here are a few scams to watch out for over the next few months:

## Credit Card Information Theft

Remember that financial institutions will never ask you for your personal information by email or text. Some scammers will send an email that looks like it is from your financial institution asking to verify a purchase with a link to your login information. Do not enter that information. Call your financial institution immediately!

## Hot Holiday Deals

Who doesn't love a good deal?! If you receive a text or email advertising a price on a popular product, and it seems too good to be true, it probably is. This is especially true if retailers are out of stock.

## Mobile Phishing

Phishing happens when scammers send a text message with a link, hoping you will click on it and provide personal information. Don't click on links in texts, even if that text is forwarded by a friend. Go directly to the website of the company claiming to send the text.

Remember, we are here to help you. Stay safe this holiday season.

## Credit Cards

Not all credit cards are the same. If you have a high interest credit card, you can end up paying much more than you think for everyday purchases. Our credit cards have a considerably lower rate than the national average, saving you money over time and keeping money in your pocket.

Are you already planning on using a credit card for holiday shopping? With our Visa Platinum Credit Card, you can get cash back rewards on your purchase. [Open a new credit card today.](#)

Try the **SecurLOCK Equip** app to help keep your LVECU credit card secure.

Download your free app and start protecting your card:

