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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

Recover. Rebalance. Rejoice.

Ease Post-Holiday Stress with a Balance Transfer, a Limited-Time Lifeline

Kick off the New Year with financial savvy courtesy of LVECU's VISA® balance transfer promotion! Say goodbye to high-interest debt with our special 2.79% APR offer, available until March 31, 2024. Let's make this year the start of your best financial chapter with: no balance transfer fee, no transaction fees, and no minimum finance charges.

Grab this opportunity to transfer your balances and enjoy the breathing room with our variable rate and 1% cashback cards. It's easy to apply—fill out the Balance Transfer Form **online** or pick one up at either location and submit it to our Plastic Card Department. You can also easily submit a balance transfer yourself through EZcard info, under account services.

This special offer expires March 31, 2024. Not available on current LVECU credit card balances. 2.79% APR promotional rate valid on balance transfers received between 1/1/2024 and 3/31/2024. APR = Annual Percentage Rate. Rate reverts to then-current VISA® rate on any unpaid balance transfers beginning April 1, 2025. Not all applicants will qualify. As of December 31, 2023, variable rate was 11.50% APR and fixed rate (cashback) card was 12.90% APR. Rates subject to change.

International Credit Union Day® Recap

Thank you to everyone who visited our offices on Thursday, October 19, 2023, to help us celebrate the unique credit union mission to bring financial inclusion and wellbeing to people all over the world! Just under 200 members were treated to a special lunch, and some LVECU swag items. We were also happy to make available financial education literature, which can be found at either location.

We appreciate the enthusiasm and feedback of all those who came out to take part in this first of its kind celebration. It was great talking with members and spreading the Credit Union Difference. We are looking forward to seeing how we can improve our efforts and make next year's ICU Day event even more successful!



Contact Us

Main Office

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

Sc̈necksville 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

Important Tax Information

Tax forms (1099-INT, 1099-R, 1098) * will be mailed to all qualifying members by **January 31, 2024**.

***1099-INT:** Earned more than \$10 in dividends in 2023. **1099-R:** Made an IRA withdrawal in 2023. **1098:** Paid more than \$600 in interest on a home equity loan in 2023.



Information About Your IRA

April 15, 2024, is the last day to make Traditional or Roth IRA deposits for the 2023 tax year. Your contribution to a traditional IRA could reduce your taxable income by the amount of the contribution and reduce the amount you owe in taxes. If you owe money on your tax return, check to see if opening an IRA or contributing to your existing IRA will reduce that burden. Why not pay yourself before you pay the government?

When mailing IRA deposits, always indicate the tax year you would like the deposit contributed. Statements for IRA balances will be mailed by **May 31, 2024**.

2024 Annual Meeting

We invite you to our Annual Meeting! As valued members of LVECU, this gathering offers a unique opportunity for you to voice concerns, ask questions, and share your insights. Your active involvement is pivotal in nurturing the growth and resilience of the credit union movement. Stay updated on event details through email notifications and our website. Indulge in a free breakfast, seize the chance to win door prizes, and be inspired by a special guest speaker. Your presence will not only enhance the success of the event but also contribute to the ongoing strength of our community.

Meet Our Distinguished Guest Speaker: Katrina Boyer

We are delighted to welcome Katrina Boyer as our esteemed guest speaker at the 2024 Annual Meeting. With over 20 years of experience, Katrina has been an invaluable asset to the Pennsylvania Department of Banking and Securities, where she currently holds the position of Investor Education Specialist.

Armed with a wealth of experience in consumer services and investor education, Katrina has dedicated herself to the crucial task of educating thousands of professionals and consumers annually. Her expertise lies in the prevention of elder financial exploitation and abuse, making her a sought-after speaker on scam prevention. Katrina's recent initiatives showcase her innovative approach to outreach. Collaborating with community leaders, she has been instrumental in hosting the widely acclaimed "\$cam Jam" events. These events, designed in a fun and entertaining format, provide noncommercial investor education and protection presentations to senior groups.

Event details:

- **Date:** Saturday, March 23, 2024
- **Time:** 10:00 a.m.
- **Location:** Parkland High School (Cafeteria); 2700 N Cedar Crest Blvd., Allentown, PA 18104

To RSVP, please email marketing@lvecu.org with the attendee's name(s) and the last two digits (e.g., XXX00) of the account number(s) for each member by Saturday, March 16, 2024. We look forward to your participation!

Giving Back Initiatives

Toys for Tots

Heartfelt appreciation goes out to our members whose generous toy donations helped create a truly magical Christmas for those less fortunate. Together, the Credit Union and our members successfully filled several donation boxes. Thank you for making a difference during the holiday season!



ASD Homeless Children & Youth

Thank you to all who contributed to decorating our Christmas Tree this year with hats, scarves, gloves, and more. The donated items will provide warmth and comfort to homeless families in the Lehigh Valley this winter.

Item of the Month:

- **January: Hair Care** – Hairbrushes, hair ties, combs, barrettes, etc.
- **February: Dental Care** – Toothpaste, dental floss, mouthwash, etc.
- **March: First Aid** – Band-Aids, small first aid kits, antiseptic, etc.

Your ongoing support makes a meaningful impact on the well-being of those in need. Thank you for your generosity and commitment to our community.



Claim Your Youth Club

Hats off to Zachary, our \$100 CYY 4th Quarter Drawing winner! Keen on joining future drawings? Simply enter each time you stop by the credit union, and you might be the next lucky winner!

*Exclusive to CYY members, Ages 13 through 17.

2024 Scholarship Program

At Lehigh Valley Educators Credit Union, we are committed to nurturing potential and making higher education more accessible. We understand the power of education and the impact it can have on an individual's future. The LVECU Scholarship Committee will select ten full-time students to receive a \$1,000 scholarship towards their further education. The Credit Union has awarded over \$200,000 in scholarships since 2001.

To be eligible, applicants must be members in good standing for a minimum of 12 months* and enrolled full-time in the upcoming semester, pursuing undergraduate studies or a minimum two-year course at a community college, trade school, or technical school. Scholarship funds will be disbursed following the completion of the Fall 2024 Semester**, contingent upon adherence to the scholarship guidelines. Please note that membership eligibility requirements apply.

You can download the application [here](#) or visit our website at www.lvecu.org. Deadline to apply is **January 31, 2024**.

*Joint owners do not qualify.

**If the scholarship recipient only has a custodial account with LVECU, the account must either be converted into an individual/joint account, or a separate account opened in the recipient's name by December 31, 2024.





Children's Christmas Party Recap

Reviving a cherished tradition, LVECU hosted the children's Christmas party on Saturday, December 2, 2023. Santa made a special appearance, capturing priceless moments with our younger members and their families. LVECU volunteers had the pleasure of spreading holiday cheer to each child with a gift, craft bag, snacks, drinks, and smiles. A heartfelt thank you to our incredible team of volunteers. Your dedication and enthusiasm made this a joyful event.

Upcoming Events

April

National Credit Union Youth Month

Holiday Closings

Monday, January 15th

CLOSED

Martin Luther King, Jr. Day

Monday February 19th

CLOSED

Presidents' Day

Inclement Weather

Due to inclement weather, the credit union may adjust its hours of operation during the winter months.

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.

Before Heading Out On the Road...

Check out the resources below for the most up to date closing information.

- **Check our Website**
- **Visit the WFMZ Website**
- **Check our Facebook Page**
- **Call the Office**

Protect Yourself: Navigating Tax Scams in 2024

As we approach tax season, it's crucial to be on high alert for potential scams because cybercriminals are getting more sophisticated.

Key Tips to Stay Safe:

- 1. Watch for Phishing Attempts:** The IRS will never contact you through emails, text messages, or phone calls; **Verify with IRS Official Website.** Familiarize yourself with common scams by checking the **IRS Dirty Dozen** list, which is regularly updated with prevalent schemes.
- 2. Secure Personal Information:** Avoid sharing personal information such as social security numbers over the phone or online unless you are certain of the recipient's legitimacy.
- 3. Verify Tax Professionals:** If you hire a tax professional, ensure they have a valid Preparer Tax Identification Number (PTIN). Check reviews and credentials to avoid falling prey to fraudulent services.
- 4. The Federal Trade Commission (FTC)** offers resources on recognizing and reporting scams to protect yourself and others.

Remember, staying informed is the best defense against scams.

Celebrating 90 Years of Growth and Service Excellence!

We are thrilled to announce that Lehigh Valley Educators Credit Union (LVECU) is celebrating a remarkable milestone—90 years of dedicated service to our members! Since our founding on January 12, 1934, as Allentown Teachers Credit Union, we have evolved into a thriving financial institution with a membership exceeding 15,000 and assets around \$400 million. From our humble beginnings as a volunteer operation in the home of Edwin Clauss, an early contributor, we have grown exponentially. Our growth is a testament to the trust and support of our members.

In honor of this milestone, we are embarking on a journey to refresh our look and enhance your banking experience. LVECU understands the importance of adapting to the evolving needs of our members. We want to express our sincere gratitude for your continued trust and loyalty. Stay tuned for these transformative updates, and here's to the next 90 years of growth, prosperity, and unwavering commitment to our community!