



# expressions

FIRST QUARTER 2020

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## Have you checked your credit card statement lately?

You could be paying unnecessary fees, or worse, a higher rate than you realize.

Transfer your high-rate credit card balances to an LVECU Platinum or Prestige Visa® Credit Card and avoid all those hidden credit card fees!

**Balance Transfer Rate**

# 2.49% APR\*

**until March 2021!**

Regular balance transfer rate of 6.25% APR\* applies after March 2021.

- No Balance Transfer Fees
- No Transaction Fee
- No Minimum Finance Charge
- No Annual Fee
- Variable & 1% Cashback Cards Available
- 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

**Offer expires March 2020. Call 610-820-0145 ext. 503, email [visa@lvecu.org](mailto:visa@lvecu.org) or come into our office to get a balance transfer form.**

\*APR - Annual Percentage Rate. Rate subject to change without notice. Not available on current LVECU credit card balances, and not all applicants will qualify. 2.49% APR promotional rate valid on balance transfers received between 1/1/2020 and 3/31/2020. Rate reverts to regular balance transfer rate (6.25% APR as of 12/18/2019, subject to change) on any unpaid balance transfers beginning April 2021.

# 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](http://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](http://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

# Annual Meeting Invitation

You're invited to attend the LVECU Annual Meeting at Parkland High School on Saturday, March 14. Each year you have the opportunity to attend this business meeting to voice your concerns, ask questions and let your opinion be heard. At LVECU, you are not only a member; you are an owner.

**Remember, your participation is important for the growth and strength of the credit union movement.**

To sign up, email [marketing@lvecu.org](mailto:marketing@lvecu.org) with the name(s) and last two digits of the account number(s) of each member attending, or complete the attached reservation form and return it by March 7, 2020, to either office. Breakfast will be provided free of charge. See you there!

**Date: March 14, 2020**

**Time: 10:00 am**

**Place: Parkland High School (Cafeteria)**

**Menu: Assorted Breakfast Items**

**Cost: None**

**RSVP: March 7, 2020**

**Limit: First 300 Members to Register** 🍷

Door Prizes  
&  
Giveaways!

## 2020 Annual Meeting Invitation RESERVATION FORM

Name:

Account Number:

XXX \_\_\_\_\_

Name:

Account Number:

XXX \_\_\_\_\_

Name:

Account Number:

XXX \_\_\_\_\_

# Take Advantage of Our 2020 Scholarships

Applications now being accepted!

LVECU will once again be offering ten \$1,000 scholarships! Applicants must be a member in good standing for at least 12 months (custodial accounts and joint owners do not qualify) and be enrolled full-time for the upcoming semester as a student of an undergraduate program, or a minimum two-year course of study at a community college, trade school or technical school. Scholarship certificates will be awarded at the LVECU Annual Meeting on March 14, 2020, and the winners will receive their scholarship funds following the fall 2020 semester, provided they meet the scholarship guidelines.

Please stop in to either office or visit our website for complete details and to pick up your application. **Applications will be accepted through January 31, 2020.** 🍷



# Online Banking Myths

Franklin D. Roosevelt stated, "The only thing we have to fear is fear itself." Of course, FDR did not have to worry about internet banking.

For many users, accessing account information via the internet is a daily occurrence. The convenience of 24/7/365 accessibility to financial information overshadows any fear information could be compromised. These users come from a diverse background, but for the most part, they make use of the internet on a frequent, and even daily, basis.

For others, the thought of sitting at a computer and moving their money without a teller being involved to keep it straight and secure is both daunting and frightening. For some, fears are founded in the belief that should accounts be accessed from the internet, "THEY" will get the password. Of course, "THEY" are the bad guys and gals who are trying to gain access to your money.

The most common myth about internet banking is that simply accessing online accounts is a surefire way to get your money stolen. While there are no guarantees that criminal activity against your account will not occur in the electronic world, the same applies to armed robbery of your local brick and mortar financial institution in the real world. Both types of crimes affect your financial institution and your money.

See the full article by going to [lvecu.org/security-center](http://lvecu.org/security-center) and clicking "Digital Defense." 📄

# Important Information About Your IRA

April 15, 2020, is the last day to make Traditional or Roth IRA deposits for the 2019 tax year. When mailing IRA deposits, always indicate the tax year to which you would like the deposit contributed. Statements for IRA balances will be mailed by May 31, 2020. 📄

# Giving Back

Thank you, everyone who helped us decorate our Christmas trees with hats, scarves, gloves, etc. Your generously donated items will benefit homeless families of the Lehigh Valley this winter season. 📄



# Pros and Cons of Cellphone Insurance

By Andrea Finley

The average cost of a smartphone nowadays seems to be as much as a rent payment, with the newest iPhone® costing nearly \$1,000. Since replacing a smartphone is not cheap, I can see how insurance can be appealing. For some people, there is still a debate about whether you actually need insurance or if it's an unnecessary expense. Here are some pros and cons to help you decide if cellphone insurance is right for you.

See the full article by going to [lvecu.org](http://lvecu.org) and clicking "Guides to Money" under the Education tab. 📄

# Kids and Teens Clubs

## Kirby Kangaroo (Age 12 & Under)

Each quarter we get new Kirby Kangaroo merchandise for our Club members to purchase with their Kirby Credits! Stop in to either office to see what's new!

## CYY (Age 13 to 17)

Congratulations to our \$100 CYY 3rd Quarter Drawing winner, Jack W. Kitchen. All you need to do is enter whenever you visit the credit union, and you could be our next \$100 winner! 📄



## 2020 Upcoming Events

- **March 14, 2020**  
Annual Meeting
- **April**  
National Credit Union Youth Month

### ASD HOMELESS CHILDREN & YOUTH *Items 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.

Please bring donations to either office.

### INCLEMENT WEATHER

Due to inclement weather, the credit union may adjust its hours of operation. Before heading out on the road, please call the credit union office, check the website, or log on to the WFVZ website for the most up-to-date closing information.

### HOLIDAY CLOSINGS

LVECU will be closed during the following holidays:

**Monday, January 20**  
Martin Luther King Jr. Day

**Monday, February 17**  
Presidents Day

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



3720 Hamilton Boulevard  
Allentown, PA 18103-4503

Had enough winter  
**already?**



We have the Personal Loan  
to help you get away!

