



# expressions

THIRD QUARTER 2020

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## When Will Our Branch Lobbies Reopen?

Many of you have been asking when LVECU will reopen our lobbies to members again. Believe us when we say we want this just as badly as you do.

You may have heard that Lehigh and Northampton Counties moved from the "Red" phase to "Yellow" on Friday, June 5, 2020. Under Yellow, we will continue conducting transactions through our drive-thrus and require appointments for new accounts and lending in our lobbies.

Once our region moves to the "Green" phase, we will slowly reintroduce lobby teller, member service and coin machine transactions using the guidance provided by the CDC and government officials.

That will mean:

- Adding protective barriers at teller stations and desks
- Wearing masks (employees and members)
- Limiting the number of people allowed in the branch at one time
- Practicing social distancing

For more details, please see the COVID-19 Update page on our website – [lvecu.org/covid19](http://lvecu.org/covid19). We eagerly await the day when we can welcome you back into our lobbies more freely. 🍏



## We Want to Help You

Your well-being as an LVECU member matters to us. We understand many of our members are struggling to make ends meet right now, and we have your back. Please let us know how we can help you. We will be as creative as possible to offer solutions that get you through this tough time.

Here are some things we are doing already that you may not know about.

In March, we began offering hardship loan payment deferrals and fee waivers when requested by members. Please call us if you are struggling to make your LVECU loan payments.

LVECU lifted the federal transaction limits imposed on savings accounts, which allow no more than six withdrawals or transfers per month via debit card, check, or internet, telephone, and preauthorized (ACH) transfers. This gives you greater, more convenient access to your money.

If you have an auto loan with another lender, we may be able to lower your monthly payment by refinancing it. Lower interest rates usually mean lower payments. A title transfer fee is required.

How else can we help you? Please call us at 610-820-0145 and let us know how you're struggling. We want to help you. 🍏

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



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# 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

## 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

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  
1-833-311-0082

## 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

The Lehigh Valley Educators Credit Union Annual Meeting was scheduled for Saturday, March 14, 2020, but was cancelled due to the coronavirus. The meeting was rescheduled for Wednesday, June 3, 2020, and held via WebEx. There were 29 scheduled attendees, but only 17 attended: eight Board members, two Management employees and seven members. President William Ayers called the meeting to order at 10:01 am. He reviewed highlights of the annual reports, and Chief Financial Officer Ron Houck reviewed the credit union financials. Daniel Weaver, Nominating Committee Chairperson, presented the slate of directors, who were unopposed. Eugenia Emert, Gary Fedorcha and Gary Phillips were elected to the Board for a three-year term. Director Daniel Joseph recognized the scholarship winners. Mr. Joseph informed attendees that over the past 19 years, LVECU has awarded over \$185,000 in scholarships to students. 🍀

## National Credit Union Youth Month

This year's National Credit Union Youth Month will be celebrated when we open our lobby doors with the theme "Money Magic: Share, Spend and Save at your Credit Union." Kirby members can receive double Kirby Credits, a "Save, Spend & Donate" Piggy Bank, and are able to enter our Grand Prize drawing for a \$100 VISA® gift card. Claim Your Youth (CYY) members are able to enter our CYY quarterly drawing for \$100 and our Grand Prize drawing for a \$100 VISA gift card. 🍀

\$100 Quarterly CYY Drawing Winner: Lydia Hinkle



# Horace Mann

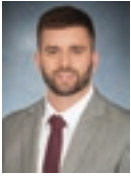
Founded by Educators for Educators®, Horace Mann is dedicated to helping educators and their families protect what's important today and prepare for a successful tomorrow.

Products and services especially designed with educators in mind:

- Auto, home and life insurance, as well as retirement solutions with personalized service for all school employees
- Educator rates and discounts on auto insurance and educator rates for life insurance
- Auto and home insurance benefits and features customized for educators
- Convenient payroll deduction available to pay auto and life insurance premiums

Solutions to the challenges educators face:

- Student Loan Solutions Workshop
- DonorsChoose.org Workshop and Funding
- Financial Success Workshop
- State Teachers' Retirement System Workshop (not available in Utah)



For more information or to request a no-cost workshop at your school, contact your local Horace Mann representative. 📞

Nick Weschler  
(570) 810-2081  
Nicholas.weschler@horacemann.com



## Your Home Has Built-In Access to Money

If you have lived in your home a while, the equity you've built could serve as an affordable source of extra money. Equity is the fair value of your home minus what you owe on your mortgage. A Home Equity Fixed Rate or Variable Rate Line of Credit Loan from LVECU lets you borrow that money for just about anything:

- Supplement lost income
- Debt consolidation
- Vacation
- Home repairs or renovations
- Medical expenses
- Whatever needs you have

Rates are considerably lower than credit cards and most likely give you more borrowing power. Borrow a minimum of \$5,000 with terms up to 240 months.

Appointments are required to apply for a home equity loan. Please call us at 610-820-0145. For more information about LVECU Home Equity Loans, visit our website: [lvecu.org/home-loans](http://lvecu.org/home-loans). 📞




## Facebook

Great news! LVECU is on Facebook now. We're getting started slowly, so please be patient as we get comfortable in this new space.

We would consider it a great compliment if you would Like and Follow our page – <https://www.facebook.com/YOURLVECU/> – and say "Hi" while you're out there. Please also share it with your family, friends and co-workers.

We're also interested in what type of information you'd like us to post. Please leave us a comment and let us know how you would most benefit from our Facebook presence. Keeping in touch with you more frequently is why we are out there.

We look forward to many conversations with you online. 📞

Find us on 





## Holiday Closings

- **Saturday, July 4**  
Independence Day
- **Monday, September 7**  
Labor Day
- **Monday, October 12**  
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.

### ADD HOMELESS CHILDREN & YOUTH Items of the Month

Please bring donations to either office.

**JULY:** Hair Care – Brushes, Combs, Hair Ties, etc.

**AUGUST & SEPTEMBER:**  
Back-to-School Supplies

### MEMBER BENEFITS

- Crayola Experience
- GM & Shop American Discount
- LV Zoo
- Movie Tickets

### READ TO SUCCEED SUMMER READING PROGRAM

Spend your summer reading and get rewarded! If you're a school-age member (5 to 17) living in Pennsylvania and you haven't received your Read to Succeed mailer yet, download a copy on our website. Young members who meet the reading requirements will receive a \$5 or \$10 deposit to their savings account! You can visit either office with your completed form or email a copy to [marketing@lvecu.org](mailto:marketing@lvecu.org) during the month of August to receive the deposit.



3720 Hamilton Boulevard  
Allentown, PA 18103-4503

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IMAGEWORKS  
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Due to COVID-19, we are temporarily closing our doors to walk-in members. Please visit our [Contact Us web page](#) for our call center and drive-thru hours. We will be CLOSED on Saturdays until further notice. Please utilize our online services, drive-thru, ART phone teller and call center at 610-820-0145, option 0. Appointments can be made for Member Services by calling 610-820-0145, ext. 501, or emailing [memberservice@lvecu.org](mailto:memberservice@lvecu.org). You can also email us at [callcenter@lvecu.org](mailto:callcenter@lvecu.org) for general questions. Please check our website for updates and other notifications as they become available.

## Protect Yourself Against COVID-19 Scams

Criminals are using people's fears of COVID-19 to steal their personal information. The latest scam involves people on Medicare.

Scammers are offering COVID-19 tests to Medicare patients in exchange for personal details, including their Medicare information. **These tests are fake!**

Scammers are targeting Medicare recipients through telemarketing, text messages, social media and even door-to-door.

### Protect yourself or your loved ones:

- Never give your Medicare number to anyone unless you call them for something
- Don't agree to unsolicited testing or medical supplies
- Do not respond to or open hyperlinks in text messages or emails about COVID-19
- Ignore offers or advertisements for COVID-19 testing or treatments on social media sites

If you suspect COVID-19 fraud, contact the National Center for Disaster Fraud Hotline at (866) 720-5721 or [Justice.gov/DisasterComplaintForm](https://www.justice.gov/DisasterComplaintForm)

