



# expressions

## Table of Contents

- 📄 Protect Your Credit Card No Matter Where You Are
- 📄 Important Information About Your IRA
- 📄 Lower Mortgage, More Cash
- 📄 Annual Meeting
- 📄 Win A Scholarship!
- 📄 3 Tips for Teens on Saving Money
- 📄 Kirby Kangaroo and CYY Quarterly Winners
- 📄 ASD Homeless Items of the Month
- 📄 New Year, Know Your Credit Score
- 📄 Avoiding Scams
- 📄 Holiday Closings

## Put Your Debt On A Diet With Our Balance Transfer Offer

As you come out of your eggnog, candy cane and gingerbread coma, you may find that your debt needs to lose some weight after the holidays.

You can save time, reduce stress and pay off your high interest credit card debt faster by transferring it to an LVECU Platinum or Prestige credit card. You pay:

- No balance transfer fee
- No transaction fees
- No minimum finance charge

**Apply now to pay off debt today.**



### Experience the Savings

*Example of potential savings for Visa Prestige*

Current Balance	Interest Rate (APR*)	Monthly payment	# of payments	Total Interest Paid
\$5,000	15%	\$150	44	\$1,188
\$5,000	1.99% (first 12 months) 6.25% (remaining months)	\$150	36	\$297

**YOU SAVE:**  
**\$891**  
and pay off your card  
**8 months faster!**

THIS SPECIAL OFFER EXPIRES MARCH 31, 2022. APPLY ONLINE OR PICK UP A BALANCE TRANSFER FORM IN ONE OF OUR BRANCHES. FOR MORE INFORMATION, GO TO LVECU.ORG OR CALL 610.820.0145, EXT. 503. \*APR = ANNUAL PERCENTAGE RATE. RATE SUBJECT TO CHANGE WITHOUT NOTICE. NOT AVAILABLE ON CURRENT LVECU CREDIT CARD BALANCES, AND NOT ALL APPLICANTS WILL QUALIFY. 1.99% APR PROMOTIONAL RATE VALID ON BALANCE TRANSFERS RECEIVED BETWEEN 1/1/2022 AND 3/31/2022. RATE REVERTS TO REGULAR BALANCE TRANSFER RATE OF 6.25% APR, SUBJECT TO CHANGE, ON ANY UNPAID BALANCE TRANSFERS BEGINNING APRIL 2023.

## Protect Your Credit Card No Matter Where You Are

### Lost your credit card? Just lock it!

With the SecureLock App, you can lock your credit card anytime you need to from wherever you may be.

Sometimes, the card you thought was lost was really just hiding at the bottom of your purse or backpack. Instead of going through the hassle of cancelling the card and ordering a new one, SecureLock lets you lock the card until you know where it is.

### You can also:

Control where your cards can be used

Receive instant alerts when a purchase is made

It's especially helpful if your card is linked to an online retailer who your family uses.

**SecureLock** is available for both [Apple](#) and [Android](#). Download yours today!

**Download your free app and start protecting your card:**



**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](http://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

# Important Information About Your IRA

April 15, 2022, is the last day to make Traditional or Roth IRA deposits for the 2021 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 for which you would like the deposit contributed. Statements for IRA balances will be mailed by May 31, 2022.



## Start The Year Off With A Lower Mortgage And Extra Cash In Your Pockets

Your mortgage payment is most likely the biggest monthly expense you have. When you refinance your mortgage with a lower rate, you can decrease your monthly payment and maybe even pay off your mortgage earlier than expected. Often times, along with reducing your monthly payment, refinancing can also put cash in your pocket.

[This is an easy way to start the year off saving money with a little extra to spend!](#)



## Annual Meeting

Every year, the Annual Meeting for LVECU is held in person; however, due to continued restrictions and concerns, it will be held virtually on Saturday, March 12, 2022, at 10 am. We will provide registration information on our website and via email in February 2022. Thank you and we look forward to your attendance.

## Inclement Weather

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

## 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.

# Win 1 Out of 10 Scholarships

LVECU is awarding 10 scholarships - \$1,000 each - to credit union members. 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 Fall 2022 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. The application deadline is January 31, 2022.

[Download the application from our website.](#)



## TEENS & KIDS

### 3 Tips for Teaching Teens to Save Money

Saving money for teens is often right up there with broccoli and watching the family slide show from last year's vacation.

But learning to save from a young age is one of the best financial habits anyone can form! If you want to help teach your teenage child or students to save money, here are three helpful tips!

#### 🔑 Start With Something Tangible

When your teenager is starting out, it's easier to have their first savings goal be something they can enjoy. Do they want some new headphones? Help them create a plan and how much they need to put away each week to get there. This gets them in the habit of setting money aside and not spending it right away with a tangible reward waiting for them at the end.

#### 🔑 Show Them How A Little Goes A Long Way

This can be a fun way to show them applied math as well (which may rank up there with broccoli, as well). Get a piece of paper and make 12 - 24 squares. Have them write a small number in each one and then have them add up all the squares. By doing this, your teen can actually visualize how small amounts of regular savings can add up to quite a bit over time.

#### 🔑 Teach Them "The 10% Rule"

A great rule for saving is to put 10% of every dollar made into a savings account. Sit down with your teens on a regular basis and help them figure out 10% of what they have, and show them how to transfer it into a savings account. Encourage a reward if they save 10% for a few months straight.

Just like savings, teaching your teenagers even a little bit about savings can help them go a long way!



## Kirby Kangaroo and CYY Quarterly Winners

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



## Giving Back

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

#### JANUARY

##### Hair Care

- Hairbrushes
- Hair Ties
- Combs
- Etc.

#### FEBRUARY

##### Dental Care

- Toothpaste
- Dental Floss
- Mouthwash
- Etc.

#### MARCH

##### First Aid

- Band-Aids
- Small First Aid Kits
- Antiseptic
- Etc.



# Start the New Year Knowing Your Credit Score

LVECU offers you free access to your credit score and credit report, along with personalized tips on how to improve or maintain an already great score. It's built right into our already easy-to-use e-Tran Online Banking and Mobile Banking App, so you don't even need a new login.

## Savvymoney® Credit Score Will Help You:

- Take control of your credit score and report
- Understand your credit and how to improve it with personalized tips
- Monitor your credit with important alerts
- Identify credit bureau errors and file a dispute
- Find savings opportunities

## Why it's important to check your score:

- Prevent identity theft through awareness
- Watch for things like new accounts being opened, changes in address or anything else looking "off"
- Understand the factors that influence your score, to make the right financial choices
- The higher your score, the better your interest rates

**A new year is the perfect time to get a fresh start on your financial health!**



## Holidays Closings & Upcoming Events

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

### Saturday, January 1st

CLOSED for New Year's Day

### Monday, January 17th

CLOSED in observance of Martin Luther King Jr. Day

### Monday, February 21st

CLOSED in observance of Presidents' Day

### The Month of April

National Credit Union Youth Month

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.

## Don't Let The Scammers Use Your Debt For Their Profit

Like it or not, there are people who make a living trying scam you out of money with debt relief scams. It can be tempting, no doubt, to jump at an opportunity to greatly reduce your debt quickly, but beware of what you might really be getting yourself into.

These scammers offer to help you consolidate your debt or settle payments with your creditors for a fee. Some may ask you personal information in order to negotiate on your behalf or make your payments for you. Unfortunately, they have no intention of helping you with your debt. In fact, they are trying to get your money and personal information and leave you behind with even greater debt than when you started.

**Do not let the scammers win!**

- Do your research on any company offering to help you
- Do not pay up front for services
- Do not give out personal information until you have verified that the company is trustworthy
- Seek a trusted source, like LVECU, and ask how we can help you consolidate your debt
- Be diligent about getting the fine print details such as interest rates, origination fees, repayment terms and minimum credit score required
- Walk away if the company starts to feel overly pushy

Download your free app and start protecting your card:

