



expressions



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Knock Out Your Debt Faster With a Credit Card Balance Transfer

Mounting credit card debt can really hit you hard - especially after the holiday season! Knock out your debt faster by transferring the balance of your higher-interest credit cards to an **LVECU VISA® Prestige or Platinum credit card for just 2.79% APR***.

- 2.79% APR* balance transfer rate effective through March 31, 2024
- No minimum finance charges
- No balance transfer fee
- Variable rate & 1% cashback cards available
- No transaction fees

The earlier you transfer your balances, the longer you can take advantage of our low rate. Complete the balance transfer form through [EZcard Info.](#), print from our website, pick one up at either office, or call 610.820.0145, ext. 503.

This special offer expires March 31, 2023. *APR = annual percentage rate. Not available on current LVECU credit card balances, and not all applicants will qualify. 2.79% APR promotional rate valid on balance transfers received between 1/1/2023 and 3/31/2023. Rate reverts to regular VISA rate, subject to change, on any unpaid balance transfers beginning April 1, 2024. As of Dec 1, 2022, variable rate was 7.75% APR and fixed rate was 12.90% APR.



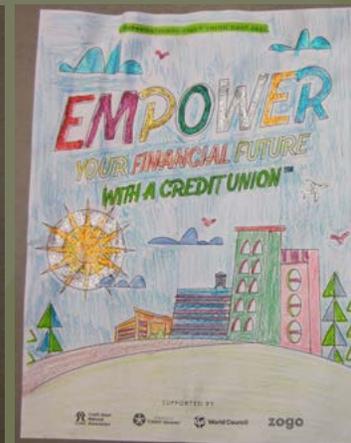
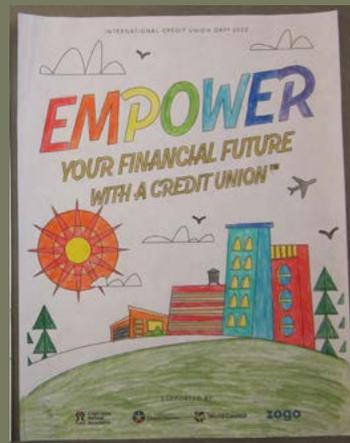
2022 International Credit Union Day!

On Thursday, October 20, 2022, LVECU celebrated International Credit Union Day! In celebration of this day, we gave out approximately 500 FREE 24-hour power banks to members who visited our offices. Kirby Kangaroo club members participated in our coloring contest for a chance to win 20 Kirby dollars.

Coloring Contest Winners

- 5-6: No Participants
- 7-9: Zion Beasley
- 10-12: Lucas Maxwell

Thank you to everyone who participated!



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

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

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, 2023.

*1099-INT: Earned more than \$10 of dividends in 2022

1099-R: Made an IRA withdrawal in 2022

1098: Paid more than \$600 in interest on a home equity loan in 2022

Information About Your IRA

April 17, 2023 is the last day to make Traditional or Roth IRA deposits for the 2022 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** to which you would like the deposit contributed. **Statements for IRA balances will be mailed by May 31, 2023.**

2023 Annual Meeting

Don't miss out: door prizes, giveaways and a guest speaker!

You are invited to attend the LVECU Annual Meeting!

As members and owners of LVECU, this is an opportunity for you to voice your concerns, to ask questions and let your opinion be heard. **Your participation is important** for the growth and strength of the credit union movement. Event notifications will be sent to members through email and listed on our website. To **RSVP**, email marketing@lvecu.org by **March 4, 2023**. A wonderful breakfast will be provided. See you there!

Special Guest Speaker!

For the 2023 Annual Meeting, Denise Getgen will be a special guest speaker educating us on Financial Elder Abuse. She currently serves as the Protective Services Director for the Pennsylvania Department of Aging.

EVENT DATE: Saturday, March 11, 2023

MENU: Breakfast

TIME: 10:00 am

COST: None

PLACE: Parkland High School (Cafeteria)

RSVP: by Saturday, March 4, 2023

2700 N Cedar Crest Blvd, Allentown, PA

Giving Back Initiatives



Giving Back

ASD Homeless Children's Item of the Month

Thank you to everyone who helped us decorate our Christmas tree this year with hats, scarves, gloves, etc. Items donated will benefit homeless families of the Lehigh Valley this winter.

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.

Toys for Tots

A big thank you to our members who donated toys and made Christmas magical for those in need. **Between LVECU and our members we donated a total of 246 toys.**



Claim Your Youth Club

Congratulations to our **\$100 CYY 4th Quarter Drawing winner, Madelyn Powers.** Interested in participating in future drawings? All you need to do is **enter whenever you visit the credit union, and you could be our next CYY \$100 drawing winner!***

*For CYY members, ages 13 through 17.

2023–2024 Scholarships

Applications are now being accepted!

LVECU is awarding ten \$1,000 scholarships this year!

Applicants must be a member in good standing for at least 12 months* 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. **The winners will receive their scholarship funds following the fall 2023 semester,**** provided they meet the scholarship guidelines.

You can download the application here or visit our website. Please see the website for complete details. Applications will be accepted through January 31, 2023.

*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, 2023.

Upcoming Holiday Closings

Monday, January 16th

CLOSED Martin Luther King Jr. Day

Monday, February 20th

CLOSED Presidents' Day

Inclement Weather

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

2023 Upcoming Events

National Credit Union Youth Month – Month of April

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 these sources below for our most up-to-date closing information!

- [Check the Website](#)
- [Log On to the WFMZ Website](#)
- [Check our Facebook](#)
- [Call the Office](#)



Fraud Awareness

Have you visited the **Fraud Prevention Hub** on our website? We launched it on September 12, 2022 to provide our members with the knowledge necessary to protect themselves from the latest scams, schemes, and identity theft threats! **We encourage you to Visit the hub by clicking the link below.**

[Visit Hub!](#)



Taxpayers beware: Tax season is a prime time for phone scams

With tax season right around the corner, the IRS reminds taxpayers to be aware that criminals continue to make aggressive calls posing as IRS agents in hopes of stealing taxpayer money or personal information.

The IRS will never:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. The IRS will first mail a bill to any taxpayer who owes taxes.
- Threaten to immediately bring in local police or other law enforcement groups to have the taxpayer arrested for not paying.
- Demand that taxes be paid without giving taxpayers the opportunity to question or appeal the amount owed.
- Call unexpectedly about a tax refund.

What to do if you receive these phone calls?

- Keep the number for your records and hang up the phone immediately.
- Report the call on the [U.S. Inspector General website](#) or call 800-366-4484.
- Report number to phishing@irs.gov and put "IRS Phone Scam" in the subject line.

Protect your debit card with an app on your phone

Take control of spending and fraudulent activity on your LVECU debit card. CardValet is a free app that lets you:

- Submit a travel notice
- Turn your debit card ON/OFF
- Control purchases by dollar limits, merchant categories and geographic locations
- Get alerts when your debit card is used, approved or exceeds your set transaction controls.
- Stay aware of potential fraud with alerts on attempted and declined transactions
- Get real-time balances for your accounts
- Control family spending on sites where your debit card is saved

Download the app here, and control your card with ease:

