




expressions



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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



Sometimes the best tool in your toolbox is money. If you have owned your home for a while, your equity can help you get the money for just about anything. It doesn't even have to be related to your home:

- Renovate your home
- Consolidate debt
- Pay medical bills
- Take a vacation
- Buy a new car
- Pay for a wedding
- And more

Home equity is the fair market value of your home, minus the amount you still owe on your mortgage and other loans secured by your home. Borrow up to 85% of your home's value.

Please see more information [on our website](#).

*Offer valid 04/01/2023-5/31/2023 on Fixed Rate Home Equity Loan applications with \$15,000 or more in new money. \$100 government recording fee will be waived at time of application if stated criteria is met. An appraisal will be required at application at borrower's expense. Maximum loan amount is 85% of the value of the home, minus any existing liens. Loans limited to 1 to 4 family, owner occupied or second homes which are residential properties located in Pennsylvania. Membership and credit qualifications apply.



To schedule your appointment, scan the QR code or call us at 610-820-0145.

ADD SOME CASH TO YOUR TOOLBOX

Save \$100 on your next Home Equity Loan of \$15,000 or more.



IRA Reminder: Pay Yourself First

April 18, 2023 is the last day to make Traditional or Roth IRA deposits* for the 2022 tax year. We like to think of it as paying yourself first. If you owe money on your taxes, opening an IRA or contributing to an existing IRA can sometimes lower your tax burden. LVECU offers both Traditional and Roth IRAs. Please talk to your tax advisor to determine if this is a good solution for you.

*LVECU employees are not authorized to provide tax advice, please consult your tax advisor for details.



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

National Credit Union Youth Month

Every April, we celebrate National Credit Union Youth Month, which is an initiative that aims to teach and encourage kids to develop good financial habits. We believe it's never too early to teach children about the importance of saving. This year's theme is "Unleash the Power of Saving at Your Credit Union™." We have a month full of fun planned for our young members.



**the Power of Saving
at Your Credit Union™**

NCUYM Fun

Power of Saving Incentive

We're encouraging our young members to [open their own savings](#) (with a parent or guardian's help), so they can begin the habit of putting money into an account regularly. Open a youth account and we will power up your savings with a complimentary deposit of your \$5 membership share into your account.

Unleash the Power Drawing

We're inviting Kirby Kangaroo & Claim Your Youth club members to enter our drawing for a chance to win one of four \$100 deposits into their regular share account.

Coloring Contest

We're inviting Kirby Kangaroo club members to participate in our coloring contest for a chance to win one of four Kirby dollar power packs (30 each).

Step 1: Download the coloring page [here](#) or pick up at one of our locations.

Step 2: Color your page (On the back please print your **Full Name & Age**).

Step 3: Return your completed coloring page by Sunday, April 30th, either in person at one of our offices or mail, Attn: Marketing, 3720 Hamilton Boulevard Allentown, PA 18103-4503.

Double Kirby Dollars

For the month of April, Kirby Kangaroo club members can make a deposit into their account to receive double Kirby dollars (Maximum 20 Kirby Dollars per deposit/visit).

Plus...come check out our new toy selection at either one of our offices.

[See Our Website for Complete Details](#)



Claim Your Youth Club

Congratulations to our \$100 CYY 1st Quarter Drawing* winner, **Jules Alatzas**. 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 Annual Meeting

Our annual meeting was held on Saturday, March 11th at Parkland High School. We had a wonderful turnout with more than 90 members in attendance. A report portfolio of our continued solvency and growth was given to members for review ([See Board of Directors Annual Report](#)).

Sherri Molitoris, Nominating Committee Chairperson and Board member, cast a ballot for the election. Eugenia Emert, Gary Fedorcha and Gary Phillips were re-elected to the Board of Directors for a three-year term.

Scholarship winners were recognized for their outstanding achievements. There were two guest speakers educating us on elder abuse and financial exploitation. Tiffany Winkle, Protective services Supervisor with the Lehigh County Office of Aging and Adult Services and Jared J. Hanna, Esq. Senior Deputy District Attorney with Lehigh County District's Attorney's Office, shared their expertise and provided printed resources for our members. We enjoyed a wonderful breakfast and the morning wrapped up with a raffle of over 30 door prizes. We would like to extend a special thank you to Mrs. Lori Seier and the Parkland High School cafeteria staff for the great service.

2023 Scholarship Winners

Congratulations to this year's recipients!

This is the 22nd year LVECU has offered ten \$1,000 scholarships to our young members who are continuing their education. Since the program's inception, we have awarded more than \$200,000 in scholarships.

Applicants were required to complete an application, write an essay, have a GPA of at least 2.75, participate in extracurricular activities or community service, and include a letter of recommendation. We had many qualified applicants, and the Scholarship Committee had a difficult time choosing the 10 winners.



Andrew Hill

Andrew will be graduating in 2023 from Parkland High School. He plans to attend University of Pittsburgh, majoring in Environmental Science with a minor in Political Science.



Eliza Rae Bauder

Eliza will be graduating in 2023 from Marian Catholic High School. She plans to attend West Chester University, majoring in Bachelor of Science Education in Early Grades Preparation with a minor in Mathematics and Dance.



Celeste Yunez-Cosme

Celeste will be graduating in 2023 from Whitehall High School. She plans to attend DeSales University as a Physician Assistant major.



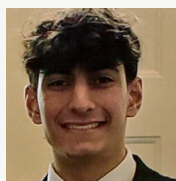
Gabriel Krem

Gabriel is a 2022 graduate of Emmaus High School. He is currently attending Wilkes University, majoring in Pharmacy.



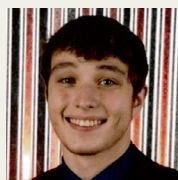
Lauren Bjelobr

Lauren will be graduating in 2023 from Notre Dame High School. She plans to attend Susquehanna University, majoring in Business Administration/Political Science with a minor in Criminal Justice.



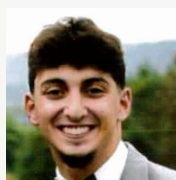
Marcus Moreef

Marcus will be graduating in 2023 from Parkland High School. He plans to attend York College of PA, majoring in Engineering.



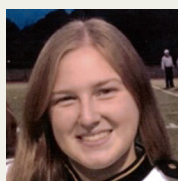
Samuel Graybeal

Samuel is a 2021 graduate of Liberty High School. He is currently attending Lebanon Valley College, majoring in Exercise Science/Doctor of Physical Therapy.



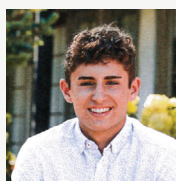
Noah Moreef

Noah is a 2020 graduate of Parkland High School. He is currently attending Temple University, majoring in Finance with a minor in Economics.



Meghan Cowen

Meghan is a 2021 graduate of Allentown Central Catholic. She is currently attending University of Bridgeport in Connecticut, majoring in Biology with a minor in Psychology.



Cayden Fitch

Cayden will be graduating in 2023 from Northwestern Lehigh High School. He plans to attend Penn State Berks Campus, majoring in Mechanical Engineering.



Giving Back Initiatives

ASD Homeless Children and Youth Initiative

The Allentown School District has made it a priority to identify students experiencing homelessness. They develop and implement strategies to address barriers impeding enrollment, attendance, and participation in educational activities.

With your help, we can give back to the local community and move towards a brighter future. Stop by either one of our offices anytime to make a monetary donation or bring in the item of the month.

April: Baby Care – Wipes, Diapers, Powder, Baby Shampoo, etc.

May: Toiletries – Deodorant, Powder, Razors, Shaving Cream, etc.

June: First Aid – Antibiotic, Bandages, Travel First Aid Kits, etc.

Cops 'n' Kids

Cops 'n' Kids is all about connecting kids and the community through literacy. LVECU and our members have been collecting and donating books for many years. If you would like to donate, bring your new or gently used book(s) to either one of our offices (Always taking donations).

Upcoming Events

Free Shred Day *Members Only*

Saturday, May 13th: 9:00am - 12pm
LVECU, 3720 Hamilton Blvd, Allentown, PA

Holiday Closings

Monday, May 29th

CLOSED
Memorial Day

Monday, June 19th

CLOSED
Nineteenth National Independence Day

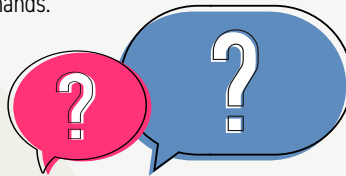
Tuesday, July 4th

CLOSED
Independence 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.

Fraudulent Facebook quizzes . . .

Many people find social media an entertaining pastime. Through this, we are exposed to millions of advertisements that may all seem innocent. It's easy to let your guard down and give away personal information that could fall into the wrong hands.



Recently, Facebook has been experiencing fraudulent activity with pop-up quizzes that typically require you to answer personal questions. The goal for the fraudster is to encourage people to share their personal information, giving them the ability to steal someone's identity. See below for prevention methods that will help you protect yourself from becoming a victim.

- **Before you take the quiz, pause, and see who created it.**
- **Make sure your social media accounts are private.**
- **Do not put personal information on your profile.**
- **Don't provide answers that are commonly used for security questions (i.e., high school).**
- **Use Facebook's privacy checkup tool to verify what information on your account is public.**

[Click to read full article](#)

Use the [Better Business Bureau Scam Tracker](#) to report the scam. It's a free tool anyone can use to report suspected scams.