



expressions

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Is Your Vehicle Up for a Road Trip?

Spring break is a great time for a road trip. Is your car up for the ride? If not, we can help you with an affordable loan for a new or used vehicle. With rates as low as 1.99% APR, borrowing money is extremely affordable.

An LVECU auto loan also comes with:

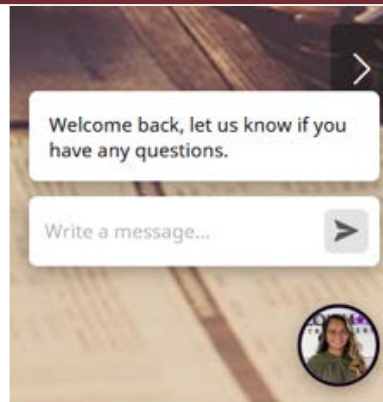
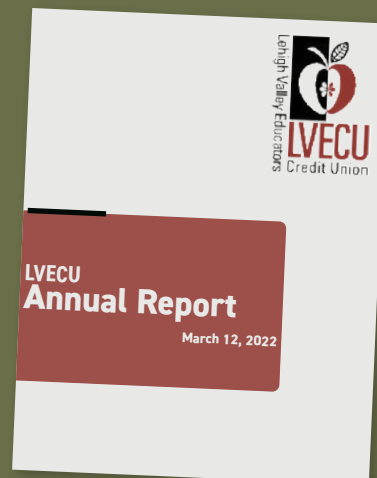
- A team of people who help you with a monthly payment you can afford
- 100% financing available (that means no down payment!)
- Add-ons like GAP, which costs less than the dealership's
- A financial institution you know and trust to have your back

Use all that money you would spend on airfare and apply it to a loan for a new or used vehicle. The memories you make will be worth it. [Apply online at lvecu.org](https://www.lvecu.org).



2022 Annual Meeting

Our annual meeting was held on Saturday, March 12, 2022, via WebEx. We had 26 members attend. Annual reports from the Board of Directors, Chief Executive Officer and Chief Financial Officer were presented to the membership for review. Eugenia Emert, Nominating Committee Chairperson, cast the ballot for the election. William Ayers, Dennis Nemes, and Daniel Weaver were elected to the Board of Directors for a three-year term. Our 10 scholarship winners were recognized for their outstanding achievements. We hope to see many of you in person in 2023.



NEW! Live Chat Now Available On Our Website

If you've been on our website recently, you may have noticed the new live chat service we added in February. Chat with live agents who can assist you with questions about navigating our website or accessing Online Banking. Questions relating to account information are not available through live chat. Account related questions and loan requests are forwarded to a credit union representative and we will respond to your request within 24 hours or the next business day.

Live chat is available during regular business hours. If you start a chat after business hours your questions will be answered the following business day.



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

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

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

2022 Scholarship Winners

LVECU awarded another \$10,000 in college scholarships to 10 outstanding students last month. Each received \$1,000. This was our 21st year to offer a scholarship for members. During that time, we have awarded more than \$200,000.

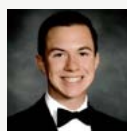
To be eligible for a scholarship, applicants had to complete an application, write an essay, have a GPA of at least 2.75, participate in extracurricular activities or community service, and include a letter of recommendation. We had many qualified applicants, and the scholarship committee had a difficult time choosing the 10 winners.

Congratulations to the following recipients!



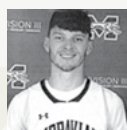
Katelyn Batista

A 2022 graduating senior from Lehigh Valley Charter High School for the Arts. She is undecided on which school she wants to attend but plans to major in dance.



Drew Bronico

Graduating this year from Wilson Area High School. He plans to attend Wilkes University with a major in Pharmacy and a minor in Business.



Nathaniel Dougherty

A 2019 graduate of Palmerton Area School District. He attends Moravian University, where he majors in Sports Management with a minor in Economics.



James Dum

A 2020 graduate of Parkland High School. He now attends Penn State University, where he majors in Actuarial Science and minors in Statistics.



Joel Foster

A 2019 home school graduate. He transferred from Clarks Summit University to Geneva College, where he is now a double major in Philosophy and Economics.



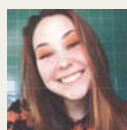
Alexandra Gallo

Graduated in 2021 from Northampton High School. She now attends Penn State University, where she is majoring in Early Childhood Education with a minor in Special Education.



Kourtney Keim

Graduating this year from Northwestern Lehigh High School. She plans to attend Lehigh University, where she will major in Biology.



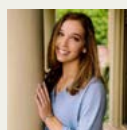
Talia Lewis

A 2019 graduate from Tamaqua Area Senior High. She now attends Bloomsburg University, where she majors in Secondary Education and Mathematics.



Colby Rau

Will graduate in 2022 from Catasauqua High School/LCTI. He plans to attend York College, where he will major in Mechanical Engineering.



Lily Trexler

A 2019 graduate of Emmaus High School. She attends DeSales University, where she is majoring in Medical Studies, specifically the Pre-PA Program.

SAVE SMALL DREAM BIG

at your credit union™

TEENS & KIDS

We want to help your kids fulfill their big dreams!

Visit LVECU during the month of April and help us celebrate National Credit Union Youth Month™(NCUYM). This year's theme is "Save Small. Dream Big. at your credit union." We want our young members to know their financial dreams are attainable no matter how big those goals are.

LVECU has tools to help fulfill these dreams. With a youth savings account that earns dividends, young members can deposit small amounts on a regular basis and watch their savings grow "like magic." The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being.

If you have been waiting for the right time to empower your kids to save for their future, National Credit Union Youth Month is a great opportunity to start!

The Month of April, Kirby Kangaroo Club Members (ages 12 & under) can:

- 🎁 Receive Double Kirby Credits for Deposits*
- 🎁 Visit the credit union and take home a Push Pop Fidget Game.
- 🎁 Enter to win the Kirby Club NCUYM Grand Prize: \$100 VISA Gift Card

The Month of April, Claim Your Youth Members (ages 13-17) can:

- 🎁 Enter to win one of the CYY NCUYM Grand prizes:
 - \$100 VISA Gift Card
 - \$50 VISA Gift Card



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*Maximum 20 credits per deposit/visit. Limit 1 Push Pop Fidget Game per youth member, while supplies last. Child must be present.

Giving Back

ASD Homeless Children's Item of the Month

APRIL

Baby Care

- Wipes
- Diapers
- Powder
- Etc.

MAY

Toiletries

- Deodorant
- Powder
- Razors
- Etc.

JUNE

First Aid

- Antibiotic
- Bandages
- Travel First Aid Kits
- Etc.





Protect your computer and your identity

A computer infected with malware can lead to a stolen identity.

Watch some short video clips from the Federal Trade Commission to learn how to deter, detect and correct a computer infection.

[Protect Your Computer from Malware](#)

[Hijacked Computer: What to Do](#)

Upcoming Events

The Month of April

National Credit Union Youth Month

Saturday, May 14th

Paper Shred Day

Allentown Office

9 am-12 pm

Closings

Monday, May 30th

CLOSED Memorial Day

Monday, June 20th

CLOSED Juneteenth

Monday, 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.

Changes to Online Banking: Security Enhancements

Protecting you and your finances is a top priority for us at LVECU. As a result, we have implemented two new security features in Online Banking:

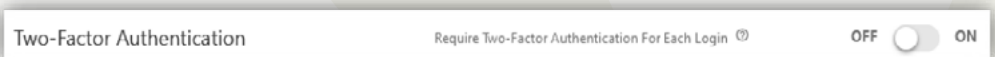
Member controlled two-factor authentication

Enable two-factor authentication for every login, regardless of remembered device settings.

To enable this feature:

- Navigate to your settings
- Security tab
- Click the toggle button from OFF to ON next to "require Two-Factor Authentication for each login".

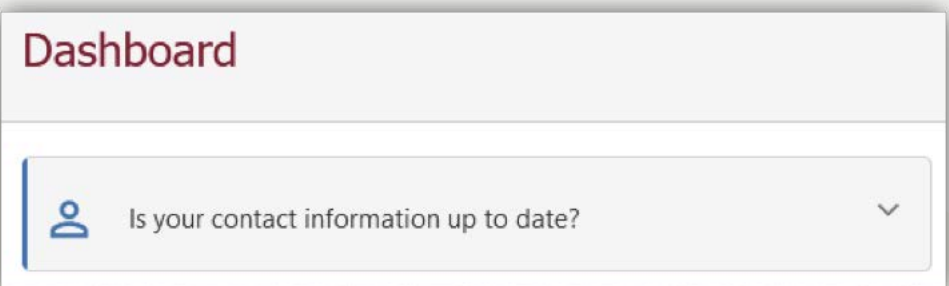
A code will be sent via one of your preferred methods before turning this feature on or off. You will also receive an email alerting you that a change was made to your two-factor authentication settings. Below is a snapshot of what the two-factor authentication will look like.



Contact Information Confirmation

Address confirmation prompts have been added to the Online Banking dashboard. A time limit has been configured that, when met, will generate an alert to confirm your address at login. This is in addition to our current prompt for email address confirmation. Confirming that the contact information we have on file for you is correct is just another step in protecting your accounts with us.

If the information we have on file for you is outdated, you can update this in your settings, Contact tab. You will be required to pass authentication requirements before making any changes to your contact information. If the information we have is incorrect and you are concerned, please contact us immediately. Below is a snapshot of what the address confirmation prompt will look like.



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:

