



expressions

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Your Home May be Worth More Than You Think

Your home isn't just an asset when you sell it! A home equity loan is a great way to leverage your home to improve your life now.

You can spend a home equity loan however you want:

- That bathroom upgrade you've talked about for years
- That dream family vacation you never thought you could afford
- Finally fixing the pool pump so the water's not green

Because the interest rates are low on home equity loans, you can do a lot more with your money now without it having a huge impact on your month-to-month expenses.

Apply here.



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

Access 55,000+ Surcharge Free Allpoint ATMs Nationwide



Planning to travel this summer? If you need cash on the go, your LVECU membership gives you access to more than 55,000 surcharge free ATMs across the country. Find them pretty much anywhere your travels take you. Just be sure to look for the Allpoint logo so you know you're using the right machines. To find a machine near you, [use this link](#) or [download the Allpoint app](#).

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

4301 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
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. Philips
Ryan VanNorman
Daniel Weaver

Discount Tickets and Other Member Perks

Apart from access to affordable insurance through TruStage and Horace Mann Insurance, and comprehensive debt protection, you can enjoy discounts to local attractions. Get out this summer and explore the best of what the Lehigh Valley has to offer!

Crayola Experience
\$19.50 per ticket

AMC and Movie Tavern
\$8.50 tickets

Lehigh Valley Zoo
\$11 General Admission
\$9 Kids (Ages 2-11)

GM & Shop America
Discounts

Let us help you enjoy your summer at a discounted rate! [Learn more here.](#)

Before You Charge It, Consider a Personal Loan!

Sometimes you may need a little help financially, but you don't have access to a home equity loan. Before you charge the credit card for that last minute repair, quick vacation or back to school shopping, consider a personal loan instead.

Personal loans have a lower interest rate than credit cards and have a fixed payoff time. This means you can spend the same amount while still saving money and paying off the loan sooner.

[Apply for a personal loan here.](#)



Giving Back

ASD Homeless Children's Item of the Month

JULY

Hair Care

- Brushes
- Combs
- Hair Ties
- Shampoo & Conditioner
- Etc.

AUGUST & SEPTEMBER

Back To School Supplies

- Pencils
- Notebooks
- Binders
- Glue
- Etc.

National Credit Union Youth Month Winners

This year's National Credit Union Youth Month was celebrated in April with the theme "Be a Credit Union Saver and your Savings Will Never Go Extinct." Kirby members received double Kirby Credits, a Save, Spend, Donate, and Invest piggy bank. They were also able to enter our grand prize drawing for a \$100 VISA® Gift Card. Claim Your Youth (CYY) members were able to enter our CYY quarterly drawing for \$100 and our Youth Month grand prize drawing for a \$100 VISA® Gift Card. **Congratulations to the following winners:**

Kirby Club

Julian Ganey

CYY

Kylie Heiser

\$100 Quarterly CYY drawing

Sean Superka



Summer Slide Statistics

The summer slide is a regression of academics over the summer months due to lack of reading and math practice. This is especially true of economically disadvantaged children. Here are some statistics:

Following students in grades 1 through 6 over five summers, 52% of students lost an average of 39% of their total school year gains during the summer months. (American Education Research Journal)

9 in 10 teachers spend at least three weeks re-teaching lessons at the start of the school year. (National Summer Learning Association)

Students in 3rd-5th grade lost about 20 percent of their school-year gains in reading during summer break (NWEA)

Avoid summer slide with LVECU's summer reading program.



Hey Kids, Earn Money for Reading This Summer!

LVECU members ages 5 to 17 are invited to join us this summer for Read to Succeed. They can receive a \$10 to \$25 deposit in their savings account, depending on the reading requirements for their grade level. To get started, [download this form and start reading.](#)

There are three options for returning the form:

1. Email it to marketing@lvecu.org
2. Print and mail it to:
LVECU, Attn: Read to Succeed, 3720 Hamilton Blvd, Allentown, PA 18103-4503
3. Print it and bring it to **one of our branches.**

The form must be returned during the month of August to receive a deposit.

Branches Are Open

Our branch lobbies reopened in May for Teller transactions. We encourage members to continue making an appointment for member service transactions such as applying for a loan, opening a new account or IRA transactions. We are excited to welcome you back safely.

What to expect:

- To make an appointment for member service transactions, call **610-820-0145, x501**.
- Masks and social distancing are **recommended**.
- We have glass and plexiglass between our members and our employees **for an added layer of safety**.
- We must **limit the number of people** in our branches at one time. Please only bring with you the people who are necessary to complete the business you are conducting.
- Office hours will be **Monday-Friday 9:00 am - 5:00 pm**, with **extended hours on Thursday until 6:00 pm**.
- Our **Allentown Office drive-thru is open from 9:00 am - 12:00 pm**, and our **call center representatives are available** to answer your calls during the same hours on Saturdays.

Thank you for your understanding and flexibility as we do everything we can to keep you and our employees safe. We are very excited to serve you in person again.

Don't Get Scammed!

Beware of COVID-19 Scams!

COVID-19 scams are on the rise and we don't want you to be a victim! Scammers are using social media sites to sell phony COVID-19 treatments, expedited vaccine services or claiming to be a contact tracer.

The goal for each of these scammers is to get you to share personal information like your social security number or credit card information.

We don't want you to fall victim to a COVID scam, so make sure you [learn more at the AARP COVID-19 Scam Resource Center](#).



Holidays Closings & Upcoming Events

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.

Monday, September 6th

CLOSED in observance of Labor Day

Monday, October 11th

CLOSED in observance of Columbus Day

EZ-Card Info

You can manage your LVECU credit card accounts 24/7/365.

- View account balances
- Check real-time available credit
- View past and current statements
- View transaction history
- Pay your bill online
- Submit a balance transfer

LVECU credit cards are convenient and save you money over many other cards.

[Learn more](#) and [apply today!](#)

SecurLOCK Equip App

Both cards also come with SecurLOCK

Protect your LVECU VISA® Credit Cards directly from your phone.

Left a store without your card? Lock it until you get it back.

Shopping around the neighborhood? Set the card to work only where you are.

Download your free app and start protecting your card:

Providing a card to your college-bound child? Receive alerts and monitor their spending.

- Turn your cards off and on
- Control where your cards can be used
- Receive instant alerts when a purchase is made

