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Schedule an appointment with one of our member service representatives!
www.lvecu.org/scheduler

Elevate Your Home, Lower Your Costs

Spring is the season of renewal, and what better way to embrace this time of year than by giving your home the rejuvenation it deserves? Whether it's decluttering the attic, updating your living room, or finally creating that outdoor living space, our Home Equity Loan is here to help.

And with **\$100 off loans of \$15,000 or more** in new money, your budget can breathe easy too. Let's wipe away the winter and make your home spring-ready.

SPECIAL OFFER

- \$100 off home equity loan of \$15,000 or more in new money
- Great Low Rates
- Flexible terms to meet your needs
- Borrow up to 85% of your home's value
- Less stress debt protection

Offer valid on applications for Fixed Home Equity Loans received 04/01/2024-6/30/2024. Must borrow \$15,000 or more in New Money to receive the government recording fee waiver of \$100. An appraisal may be required at time of application at borrower's expense and will be required if combined property liens exceed \$200,000. The credit union may lend up to 85% of the value of your home, minus any existing liens. Loans are limited to 1 to 4 family, owner occupied or second homes which are residential properties located in Pennsylvania. Membership and credit qualifications apply. NMLS# 615332



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

IRA Reminder

The deadline for making contributions to Traditional or Roth IRAs for the 2023 tax year falls on April 15, 2024. For individuals under the age of 50, the IRS sets a contribution limit of \$6,500, while those aged 50 and above have a slightly higher limit of \$7,500. It's essential to note that LVECU staff members are not qualified to offer tax advice. Therefore, it's recommended that you seek guidance from a certified tax advisor to understand the specifics of your situation.



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

Youth Program Announcements

NCUYM Announcement

While celebrating National Credit Union Youth Month has been a long-standing tradition of LVECU, shifting priorities in the Credit Union industry have led to the discontinuation of this national program, to channel resources to new opportunities for all credit union members.

New Youth Program Coming Soon...

Though NCUYM may be a thing of the past, our youth members are still a priority. Over the coming months, we'll be gearing up for the introduction of our new youth program. We're thrilled to offer our younger members a program tailored to their specific financial journeys.

Here's a sneak peek of what's to come!



Final Claim Your Youth Club Drawing

We extend our congratulations to **Connor Carpineto, the winner of our \$100 CYY 1st Quarter Drawing.** The second quarter will mark the conclusion of the Claim Your Youth Drawings due to the implementation of our new youth program.



Giving Back Initiatives

ASD Homeless Children & Youth

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.

Your ongoing support makes a meaningful impact on the well-being of those in need. Thank you for your generosity and commitment to our community.

Cops 'n' Kids

This cause is all about connecting kids and the community through literacy. If you would like to donate, bring your new or gently used book(s) to either one of our offices. We are always taking donations.



Empowering Youth-Led Advocacy

In support of a few of our younger members, LVECU hosted local **Girl Scout Troop 8133** in their efforts to educate the public on the importance of reducing and reusing. By presenting their research to the members in attendance at the 2024 Annual Meeting, they were able to earn their Journey Award - Your Voice, Your World: The Power of Advocacy, in which they learned to identify and research an issue in the community and take action by developing a social media campaign and presentation.



2024 Annual Meeting

Our yearly gathering took place on Saturday, March 23rd, at Parkland High School, with an impressive turnout of more than 130 members. Everyone was provided with the **2024 Annual Report** showcasing LVECU's ongoing financial stability. Eugenia Emert, Chairperson of the Nominating Committee and Board member, oversaw the election process. Daniel Y. Joseph, Ryan VanNorman, and Sherri Molitoris were re-elected to serve on the Board of Directors for a three-year term. The 2024 scholarship recipients were acknowledged for their remarkable accomplishments. Attendees enjoyed a delightful breakfast, and the morning concluded with the presentation of numerous door prizes. A special thank you was extended to Casey Troutman and the cafeteria staff at Parkland High School for their exceptional service.



Regrettably, due to illness, our guest speaker Katrina Boyer was unable to deliver her presentation. The credit union has decided to reschedule and host a Fraud Awareness Seminar at the Allentown location on **Tuesday, April 23, 2024**. Doors will open at 6:00 p.m., with the presentation commencing at 6:15 p.m. Light refreshments will be provided. The seminar is **limited to the first 50 members who sign up**, and all RSVPs must be received by **Tuesday, April 16, 2024**. To register, please email marketing@lvecu.org with your names and the last two digits of your account number (e.g., XXX00).

2024 Scholarship Program

For over 20 years, LVECU has offered ten \$1,000 scholarships to support the educational pursuits of members enrolled as full-time undergraduate students. Since the program's inception, we have proudly awarded \$225,000 in scholarships. Applicants were tasked with completing an application, composing an essay, maintaining a GPA of at least 2.75, engaging in extracurricular activities or community service, and submitting a letter of recommendation. We received numerous qualified applications, making the selection process challenging for the Scholarship Committee as they chose the 10 deserving winners.



Ryan Adamson

Ryan is a 2021 graduate of Freedom High School. He's currently attending Penn State University, majoring in Civil Engineering.



Emma Cari

Emma will graduate in 2024 from Emmaus High School. She plans to attend The College of William & Mary, majoring in Marketing.



Cecilia Christ

Cecilia will graduate in 2024 from Emmaus High School. She plans to attend college but is undecided. She submitted 10 applications and has been accepted by all. Majors are either Graphic Design or Visual Communications.



Lila Cygan

Lila will graduate in 2024 from Parkland High School. She plans to attend Temple University, majoring in Psychology with a minor in Criminal Justice.



Anna Edwards

Anna will graduate from Allentown Central Catholic High School in 2024. She plans to attend College of the Holy Cross, majoring in Environmental Studies.



Allison Emanuel

Allison is a 2023 graduate of Parkland High School. She's currently attending Penn State University, Berks, majoring in Management with a minor in Agribusiness.



Jadeyn Hagadus

Jadeyn is a 2022 graduate of Allentown Central Catholic High School. She's currently attending West Chester University, majoring in Early Childhood Education.



Brandon Panuccio

Brandon is a 2021 graduate of Bethlehem Catholic High School. He's currently attending Villanova University, majoring in Computer Engineering with a minor in Computer Science and Mathematics.



Gabriel Trexler

Gabriel is a 2021 graduate of Emmaus High School. He's currently attending Geneva College, majoring in Accounting.



Quinn Wittman

Quinn is a 2022 graduate of Salisbury High School. She's currently attending Lehigh Carbon Community College, and plans to transfer to Kutztown University, majoring in Secondary Education with a minor in Special Education.

Congratulations to the recipients of this year's awards!

Online Banking Alerts for Enhanced Monitoring and Security

Have you explored all the alerts online banking has to offer? Not only are there general security alerts that are automatically enabled, such as notifications of changes to your personal information; but there are several additional alerts which you can select from to enhance your banking experience. Activate notifications for accounts, transfers, budgets, and more. Choose whether you receive notifications via email, SMS, or push notifications.

Account Monitoring

Stay informed about account balances, deposits, and withdrawals in real-time, enabling better financial management and budgeting.

Payment Reminders

Set up alerts for loan due dates or low balances to avoid missed payments and potential non-sufficient funds (NSF) fees.

Fraud Detection and Prevention

Quickly identify unauthorized or suspicious activity with authentication, transaction, returned check and insufficient funds alerts so you can take immediate action to address it.

- Authentication alerts notify you of an online banking login with your username
- Transaction alerts can warn you of large withdrawals over a specific threshold
- Returned check alerts can indicate fraudulent check activity
- Insufficient funds alerts notify you of a lack of funds to complete a transaction
- Transfer alerts can warn of potentially fraudulent transfers between accounts

Peace of Mind

With alerts in place, you can have greater peace of mind knowing that you are actively monitoring your account and safeguarding against potential risks. Online banking alerts provide a proactive way to manage finances, enhance security, and offer convenience in the digital banking era. To set up alerts, visit the Alerts & Security Tab in online banking.

For assistance, call us at 610-820-0145.

Upcoming Events

Free Shred Day *Members Only*

Saturday, May 4th: 9:00 am - 12:00 pm
LVECU, 3720 Hamilton Blvd, Allentown, PA

Holiday Closings

Memorial Day: Monday, May 27th

Juneteenth: Wednesday, June 19th

Independence Day: Thursday, July 4th

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.

BEWARE of Refund Scams

Be cautious of refund offers from tech support or salespeople requesting you to access your online banking.

Here's what to do:

- Never log into online banking at their request.
- Never provide login credentials or account information.
- Hang up and call the legitimate company directly.
- Avoid trusting phone numbers from emails, texts, or popups.

How does the scam work?

- Scammer gains access to victim's computer.
- Victim is persuaded to log into their online banking.
- Scammer covertly transfers funds into checking from victim's own savings or line of credit.
- Victim sees a fake inflated account balance.
- Scammer claims an overpayment and pressures victim to return funds via gift cards or virtual currency.

Additional protective measures:

- Ignore unsolicited emails, texts, or popups.
- Never click on links or download software from unverified sources.
- Enable transfer alerts for account activity monitoring.
- Verify refunds directly with your credit union.

