ATTENTION: Mark your calendars today or sign up for an email reminder about a full branch closure!

Friday, July 28, 2017 6:00 PM – Tuesday, August 1, 2017 9:00 AM

All Lower Valley Credit Union branches will be closed for these 4 days to upgrade our core system. All members need to be prepared during this time, NO CASH, NO ONLINE, NO ELECTRONIC AND/OR NO ATM TRANSACTIONS taking place. DEBIT CARDS WILL BE PLACED ON LIMITED STANDARD LIMITS.

Visit www.lvcu.org today to subscribe for an email reminder.

EXPANSION UPDATE!

Look out for our “Tiny LVCU Kiosk” at Fiesta Foods in Sunnyside. An LVCU representative will be available Tuesday through Saturday from 10am to 7pm to answer any questions pertaining to LVCU’s products and services. At the Kiosk, you will be able to find out information on loans, accounts, and get step by step assistance in the loan qualifying and closing process.

Our Yakima branch construction is nearing its completion as we gear up for the grand opening! The new location will be at 1112 E Nob Hill Blvd, next to Fiesta Foods. This branch will have four member service representatives, three loan officers, and an ITM that will be accessible 24/7 to accommodate all of our members’ financial needs.

We have also launched our Interactive Teller Machine (ITM) in Prescott, Washington. The ITM is the only financial resource within a 15 mile radius for the residents and workers in Prescott. Members will be able to access the ITM as a normal ATM to withdraw cash from their accounts, or they have the option to video chat with an LVCU employee who can answer any questions or assist with transactions. Members will have the leisure of withdrawing, depositing, transferring funds, and making payments, all through our ITM!
How to Budget and Save Money

Make saving a habit: When paying monthly bills, make a habit of paying your savings account as well. Set a limit that you feel you can afford, and pay that amount into your savings account monthly along with all of your other monthly payments. LVCU members can receive a free checking account in addition to a savings account.

Search for bargains: Take advantage of coupons and rebates when purchasing both small household expenses and large purchases. When looking for financing for a new home, car, or personal loan, visit one of our loan officers to see what our current rates are before your purchase. LVCU is committed to adapting to the financial needs of our members.

Use credit wisely: Don’t live beyond your means, meaning don’t spend more than your monthly income can handle. Credit cards can be a great way to make a large purchase, and then have the leisure of paying off the purchase at a small monthly rate, all while building your credit history. However, many people fail to spend responsibly and the high interest rates associated with credit cards can lead to overwhelming debt.

Join us every Friday from now until June 2nd as we carry on our Relay for Life bake sale. Stop in at any of our 3 locations to see what types of goodies we have available.

We are also offering a limited edition purple leaf decal for any donations over $1.00 up until the day of the event. Stop in today.

LVCU is Lowering the Risk of Fraud

Our debit cards now come with a new feature designed to protect our members and their financial information. All issued current debit cards come with a microchip located on the front side of the card. This microchip primarily serves as a way to protect account information securely for our members. The new microchip encrypts member information into a specific code that increases the security of the card through decreasing the accessibility to fraud and card cloning.

Financial Education

Classes now available!

April - Saving on a Limited Budget
Friday, April 7 – Spanish
Wednesday, April 12 – English

May - Building Credit
Friday, May 5 – Spanish
Wednesday, May 17 – English

June - Lowdown on Lending
Friday, June 2 – Spanish
Wednesday, June 21 – English

Understanding Credit
Every 2nd Thursday of the month

Money Management
Every 4th Thursday of the month

ARE YOU A LEAF-ER?
ENTER TO WIN $100*

A LEAF-ER is any owner/member whose life has been changed for the better because of an opportunity created by Lower Valley Credit Union. **Tell us your story and you could win $100!** LVCU is giving away $1,000 to the top 10 member stories to display on our website and via social media channels. For more details or to tell us your story, please visit www.lvcu.org.

*Top 10 member stories will be used on LVCU website and in social media. Please visit www.lvcu.org for all of the details on becoming a LEAF-ER Top 10 finalist. Contest ends 4/30/17 and winners will be announced on 5/15/2017.

UPCOMING EVENTS

Youth Week - April 3-7, All Branches
Cinco de Mayo - May 5-7, Sunnyside
Relay for Life - June 2-3, Sunnyside
Mariachi and More Festival - June 25, Pasco

Are you ready to GO PAPERLESS? Access & manage your accounts online securely at www.lvcu.org! Need help setting up your account? Call any of our branches today!

Check out LVCU’s Facebook page. Search Lower Valley Credit Union! Tell us what you think. We want to hear your feedback.