

# THE LVCU REPORT

QUARTER 1 - 2018

## Congratulations Antonio!



With the assistance of Lower Valley Credit Union's Citizenship Loan Program, Antonio recently officially became a U.S. citizen! His daughter explained that he was so excited and dedicated to becoming a U.S. Citizen that every time she saw him, he had his book studying for the Citizenship Test! Antonio, a longtime member of LVCU, was able to finance the application and legal fees pertaining to naturalization through LVCU's Citizenship Loan Program.



The Sunnyside Technology Student Association (TSA) has made it to the State Competition in Seattle! The TSA fosters personal growth, leadership, and opportunities in technology, innovation, design, and engineering. These students will be studying and pursuing careers in planning, managing, and providing scientific research, as well as, professional technical services. LVCU is proud to be one of their sponsors.

## ATM vs ITM, do you know the difference?

They may look the same but they are two very different machines. ITM stands for Interactive Teller Machine while ATM stands for Automated Teller Machine. It is important to know the difference because LVCU has 3 ITMs and 3 ATMs throughout the communities we serve. Knowing the difference and the locations of each may better serve your needs.

We have 3 ATMs that you can drive up to in Sunnyside, Grandview, or Prosser. These machines allow you to make basic transactions 24 hours a day by using a debit card or a credit card. Simple transactions such as depositing, transferring, or withdrawing funds can be made quickly and easily using one of these ATMs.

Our 3 ITMs are located in Yakima, Pasco, and Prescott. These machines have all the same functionality as an ATM but in addition, contain a special additional feature. With the touch of a screen, you can call and speak face-to-face with an LVCU employee during call center business hours. With the personal guidance of an LVCU Member Service Representative, you are able to make multiple transactions at a time and you are even able to make payments towards your LVCU loans. It's amazing! So the next time you are standing and waiting in line at Yakima, Pasco, or in Prescott, stop and try the ITM, it might just save you some time.



LVCU donated 2 iPads to Mr. Rangel's 4th grade classroom in Sunnyside to assist his students in their continued learning. We are passionate about giving back to the community and understand the powerful tools and opportunities that this technology can provide.



**Need Some Dinero?**  
Get your **Sombrero** on,  
**Skip-A-Pay** is available  
May 1 - July 31, 2018!



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# SLOW SAVING TIPS

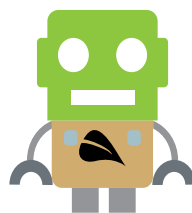
YOUTH WEEK APRIL 2-6

## 1. Slow cooker savings

How many times a week do you eat out? You may not realize it, but over time all that eating out is expensive and adds up fast. The reason most of us choose to eat out is because we are busy with our kids' activities or our own personal responsibilities that limit the amount of time needed to prepare meals at home. Our first tip is to start using a slow cooker to prepare your meals. With a slow cooker, you are easily able to prepare multiple meals at once. Also, you have the option to prepare the food before you leave your house and set a timer so that it's ready for you when you return home. To get started, try preparing two to four large meals a month and you will be surprised at how much you can save. Enjoy!

## 2. Automate your savings

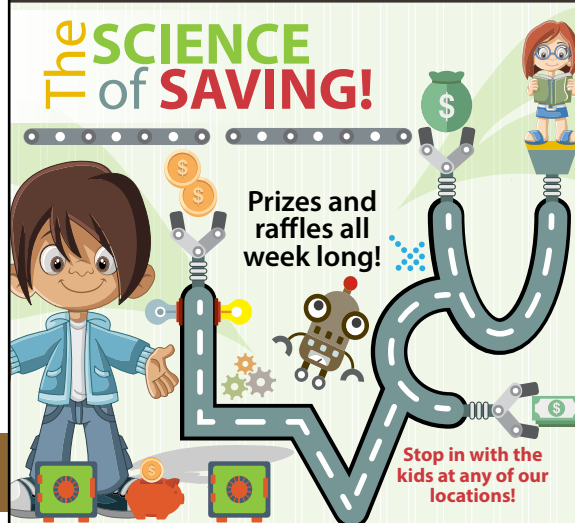
When trying to save, do not rely on yourself to make that monthly manual transfer to your savings. Prepare a savings plan and remove the mental stress of committing to save. Set up a small automatic monthly transfer from your checking account to your savings. It may be scary to setup at first but you will find that you will forget about it and your savings will slowly grow.



If you want to set up a secondary share savings account with LVCU, please visit one of our branches or set it up yourself through our online banking system. All you need to have to enroll in our online banking system is an email address. If your email is already listed on your account you can enroll now. If you do not have an email address listed, please contact us for assistance in setting up your online banking account.

## 3. Slow your spending - create a no spend day

If you want to save a little more money, pick one day a month and don't spend a penny! Depending on your spending habits, you will find this will add up over the course of a year.



## UPCOMING EVENTS

Youth Week - April 2nd-6th

Cinco de Mayo - May 5th

Connecting Communities - May 20th

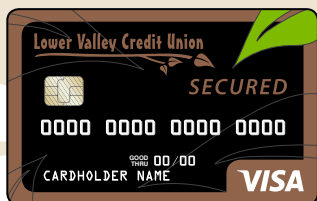
Mariachi and More, Tri Cities - June 9th

Relay for Life, Yakima - June 23rd

## SWEETS FOR EDUCATION

Every year the need for classroom supplies has increased in the communities we serve. Please join us every Friday from now until June 1st as we raise money for our back to school education program. Stop in at any of our locations to see what types of goodies we have available.

## Are you wanting to BUILD YOUR CREDIT? We can help.



### SECURED - Credit Card

Do you want to build your credit, or have you made financial mistakes in your past and want to reestablish your credit? Our Secured Credit Card can help you build or improve your credit score. Start spending carefully and pay your monthly bills on time, and you will be on the path towards an improved credit score.

#### Qualification requirements:

- Must be a member of LVCU
- Any applicant, regardless of credit score or credit history may qualify\*
- You must deposit an amount equal to your credit limit to qualify

\*on approved credit

Call 509-836-2188 or  
apply online at  
[www.lvcu.org/creditcard](http://www.lvcu.org/creditcard)

# Lower Valley Credit Union

Federally Insured by NCUA.

Corporate Headquarters

900 Yakima Valley Hwy, Sunnyside, WA 98944

Call: 509-836-2188 or visit [www.lvcu.org](http://www.lvcu.org)

Sunnyside | Prosser | Grandview | Yakima | Pasco

