

THE LVCU REPORT

GET READY... LVCU'S FAVORITE WEEK OF THE YEAR IS ALMOST HERE!



PRIZES AND GIVEAWAYS WILL BE GIVEN OUT ALL WEEK LONG!

CREDIT UNION WEEK OCTOBER 15-19, 2018



GIFT CARD TUESDAY!



HOT DOG THURSDAY!

CALENDAR GIVEAWAY -

Monday-Friday | 9am-5pm

Drop in and grab a FREE 2019 LVCU Calendar.

GIFT CARD DAY - Tuesday | 9am-5pm

Stop in and you could be a winner! We are giving away gift cards every hour!

YOUTH DAY - Wednesday | 9am-5pm

Bring your kids in for a chance to spin the wheel for a prize!

HOT DOG DAY - Thursday | 11am - 3pm

Enjoy a FREE hot dog with a drink and a bag of chips.

SHRED DAY - Thursday | 9am - 5pm

Stop in and shred your old documents!*

SWEET FRIDAY - Friday | 9am-6pm

Stop in and grab a sweet snack!

*Shredding is limited to a 12"x17" bag per person. Shred day is only October 18th, 2018.

OUR YETI® RAFFLE WAS A HUGE SUCCESS

Thank you to everyone who participated in our Yeti raffle.

Collectively, we were able to raise

\$3,985.00 dollars for the Lower Valley Foster Care Christmas Program.

The proceeds of this raffle will be used to purchase Christmas presents for over 20 children currently in foster care during this holiday season.

This would not have been possible without your participation!



Wenatchee Update!



All WVFCU members, please be on the lookout for your system conversion mailer that is being sent out in the next couple of weeks. It will provide details about the conversion and a list of tasks for you to complete before the branch closure on October 31st. For more details visit www.lvku.org/welcome-wenatchee/

Need Some Dinero?
Get your Sombrero on, Skip-A-Pay is available Nov. 1st - Jan. 31st, 2019!

\$100 CASH REWARD WITH EVERY NEW LINE
It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!
Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

Sprint works for me
LOVE MY CREDIT UNION REWARDS

DID YOU KNOW?

1. Checking your credit doesn't always hurt your credit.

Many people think that every time their credit is viewed, their score will be negatively affected. The truth is, you can check your credit score with a "soft inquiry" as opposed to a "hard inquiry" which typically occurs when a financial institution pulls your credit when you are applying for a lending product. Additionally, if you are shopping for a lower rate between institutions, credit bureaus will only penalize you for the first credit pull within an allotted time frame.

2. Co-signing for a loan will affect your credit score.

If you co-sign for a loan, that means you are responsible to pay for that loan if the primary borrower of the loan fails to do so. If a payment is missed, it will appear on your credit report, so make sure to be selective when agreeing to be a co-signer.

3. Credit card companies and financial institutions are not the only organizations that report to credit bureaus.

Student loans companies, apartments, rental, cable, phone, and utility companies all may submit reports to credit bureaus, including when a payment is late or missed.

4. LVCU offers a loan and a credit card designed to build your credit.

If you want to start building credit, or rebuild your credit, our shared secured loan or share secured credit card is a great option. Stop in today and speak to a member service representative for more information and to pick up an application.

CITIZENSHIP UPDATE

In addition to offering personal, auto, and mortgage loans, LVCU also offers Citizenship loans, which are designed to help relieve some of the financial stress associated with application fees, legal representatives, and tests when applying for citizenship.

We were happily able to assist one of our members, Lucia Chavez, in financing the application process to become a U.S. citizen. *"I decided to become a citizen because all my children were born here, and I didn't want to be separated from them. I also became a citizen to have the right to vote. I didn't have a lot of education, I only went to third grade of Elementary school, but I studied for the citizenship test and I passed it. If I could do it, others who have more education can do it too!"* Congratulations Lucia! We are thrilled that you were able to accomplish your goals and thank you for your continued membership. We strongly encourage other members to apply for the LVCU Citizenship loan and pursue this noble goal.

UPCOMING EVENTS

Credit Union Week - October 15th-19th

Grandview Health Fair - October 12th

Yakima Health Fair - October 27th

Overheated?

A scorching hot CD rate is now available!

3 YEAR CD
3.04%
APY*



*APY (Annual Percentage Yield). Only available on Personal Accounts and New Deposits Only. Rates subject to change without notice. Requires \$500 minimum deposit with E-statement services. Penalty may be imposed for early withdraw. Limited time offer.

WE HAVE THE CARD FOR YOU*



Apply today!

*On approved credit only. Details at www.lvcu.org/creditcard/

30 Year Home Loans Are Now Available!*

* On approved credit only.



Interested in purchasing a home but don't know how to get started? Visit www.lvcu.org to view the 12 steps to purchasing a home or stop in to any branch and pick up a brochure.

Lower Valley Credit Union

Federally Insured by NCUA.

Sunnyside | Prosser | Grandview | Yakima | Pasco | East Wenatchee

Corporate Headquarters

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Call: 1-877-406-5828 or visit www.lvcu.org

