



Treat yourself to a sweet rate

Head into the holidays with a sweet, low rate when you transfer credit card balances to a Lanco FCU Platinum Visa. Qualified applicants pay just 1.9% APR for 9 months!* Ask a lender for details.

*New applicants only. 1.9% Annual Percentage Rate (APR) available for borrowers with a credit score of 660 or greater and applies to transferred balances only for 9 statement cycles from the date of the transfer, after which the qualified APR will apply to any remaining balance. Offer may be withdrawn at any time.

We're on a campaign to save you money!

At Lanco Federal Credit Union, we're always on the lookout for ways we can help members save more money. This summer, Lanco FCU introduced a limited-time offer that guaranteed savings for members who brought their auto loans to the credit union for refinancing. We had such great outcomes for members who refinanced that we want to keep the savings going!

Offer extended until December 31, 2016:

Refinance your auto loan at Lanco FCU—we will beat your current rate by 1.00% APR or more![†]



Join your fellow Lanco FCU members who have already refinanced, and start saving every month and paying off your loans for less. Lowering your rate by even 1.00% can save you money each month, and it can really add up to big savings over the life of your loan.

Of members who refinanced their auto loans in July or August this year...

- ...1 in 2** are saving over **\$100 each year**
- ...1 in 3** lowered their total payments by **\$720 or more**
- ...1 in 7** reduced their rate by **7.00% APR or more**

So how much will you save?

Apply today to find out how much money you can start saving by refinancing with Lanco FCU.

Apply online at lancofcu.com/auto or call (717) 569-7180 to speak with a lender

[†]APR=Annual Percentage Rate. For financing of vehicles model year 2010 and newer: Lanco FCU will match your current rate and lower it by 1.00% APR or offer Lanco FCU's current advertised rate, whichever is lower, subject to approval. Rate floor of 1.99% APR. Offer current as of 9/14/16 and may be changed or withdrawn at any time. Offer not valid for refinancing of Lanco FCU loans.



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Save the Date

Annual Meeting & Movie

Penn Cinema, Lititz
Thursday, March 9, 2017
Meeting begins at 6:00 p.m.

Details to be announced in January.

What's Kasasa?

It's free checking that REWARDS YOU IN CASH

Start earning rewards today! Ask for your free Kasasa® checking account at Lanco FCU.

Celebrating the Authentic Difference

October 20th is International Credit Union Day

On October 20, 2016, credit unions around the world will celebrate International Credit Union Day (ICU Day).

Stop by any branch on ICU Day to enjoy refreshments and enter to win a Lanco FCU long-sleeve tee!



Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. "The authentic difference," this year's ICU Day theme, zeroes in on what makes credit unions different from banks, fintech startups and other financial institutions—our principles.

Credit unions all over the world have operated according to the same core principles since the 1850's, when a group of weary German workers, tired of being exploited by loan sharks, formed the world's first credit union by banding together to provide affordable credit to each other. These principles are:

1. Democratic Control.

One member=One vote. Whether you have \$5 or \$5 million, your voice is equal.

2. Open and Voluntary Membership.

Members are connected by a bond of association, fostering a sense of community.

3. Non-Discrimination.

Credit unions are open to all without regard for race, orientation, nationality, sex, religion, gender, or politics.

4. Service to Members.

Credit unions are ranked No. 1 in service in numerous surveys, because they exist to serve members, not profit.

5. Distribution to Members.

Credit unions return all profits to their members through dividends, lower fees, better savings rates, and improved services.

6. Building Financial Stability.

Credit unions are historically stable organizations. They're owned by the people they serve, so they don't take unnecessary risks.

7. Cooperation Among Cooperatives.

Credit unions and cooperatives share the same principles. Together, they amplify each other's good works.

8. Social Responsibility.

Credit unions strive for social justice by committing to strengthening their communities and helping people of modest means.

9. Ongoing Education.

Credit unions prioritize financial education for their members, employees, and communities as part of their pursuit of social justice.

This is why we celebrate ICU Day at Lanco FCU. We think ideas like people before profit, social responsibility, and financial education improve lives. It's why cooperative banking is a key component of helping people in developing countries get access to micro-loans or a middle-class couple in Lancaster receive an affordable mortgage for their first home.

So when we wish you a Happy International Credit Union Day at Lanco FCU, know that we're thanking you for belonging to a movement that's helping your neighbors—and people around the world—grow and thrive and follow their dreams.

If you have any questions about the credit union philosophy or how Lanco FCU can help you, stop by or call us at (717) 569-7180.

Mortgage Day

Saturday, Oct. 22, 9:00 a.m.–Noon
at Lanco FCU's Roseville branch

If you have general questions about the mortgage process, are interested in refinancing, or would like help with applying, Mortgage Day a great time to connect with an expert.

A mortgage consultant from State Financial Network, Lanco FCU's partner in mortgage lending, will be available by appointment Saturday, October 22 at the Roseville branch.

To schedule your personal Mortgage Day appointment, call (717) 569-7180 by Thursday, October 20.



Photos with Santa Claus

Saturday, Dec. 10, 10:00 a.m.–Noon
at Lanco FCU's Roseville branch

Come to Lanco FCU to meet Santa Claus and let him know what's on your list.

Get a free printed photo of you and Santa to take home or a digital photo to share with family and friends!

SHERPA® Identity Protection Services

Available through your credit union membership

Your personal information is collected and shared everywhere—when you go online, use a debit card, or text a friend. That's why Lanco FCU offers SHERPA Identity Protection to help you keep your personal information protected through a combination of services.

Using top ID protection technology, SHERPA equips you with the tools and guidance to help protect your personal information. While no product can prevent identity theft, SHERPA provides proactive monitoring to quickly detect fraudulent activity and put you on the right path forward should your information be compromised.

Learn more & get protected:

Visit lancofcu.com and click the SHERPA Identity Protection banner.



Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this—credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a 10% discount on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions

Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving with the Sprint Credit Union Member Discount. Mention Corporate ID: NACUC_ZZM.



Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

5 Things You Can Do to Avoid Fraud

Scam artists use many different schemes and technologies to try and gain personal information or money. From e-mails telling you that you've won a foreign lottery to threatening phone calls claiming to be from the IRS, **here are five things you can do to spot and avoid fraud of all types:**

1. Be wary of the unexpected.

Scammers often pretend to be someone you trust, like a government official, family member, charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request—whether it comes as a text, phone call or an e-mail—because it may be an imposter.

2. Don't believe your caller ID.

Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a phone number that you know is genuine.

3. Don't pay upfront for a promise.

Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear.



4. Don't deposit a check and send back a portion of the money.

By law, banks and credit unions must make funds from deposited checks available within days, but uncovering a fake check can take weeks. Scammers know this and try to take advantage by asking you to wire money or purchase and send a gift card. If a check you deposit turns out to be a fake, you are responsible for repaying those funds.

5. Slow down, and talk to someone.

Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert, or just tell a friend. Take time to assess all the details with clear mind, and seek advice from someone you trust.

For more tips and trusted information, visit consumer.ftc.gov to learn more about common scams, online security, and identity theft. You can also sign up to receive scam alerts by e-mail.

Join or Renew in October! BJ's Club Discount

Join or renew your BJ's Wholesale Club membership during Lanco FCU's open enrollment period, now through October 31, to receive a discount and bonus month!

For details and to apply:

Visit any branch or go to lancofcu.com/specials for details and to get an application. Application and payment must be returned to Lanco FCU by October 31, 2016.

This is a limited time offer not available in the club. All BJ's Memberships are subject to BJ's Membership Terms, available in-Club or at Bjs.com/terms.



Membership Choices:

BJ's Perks Rewards
\$75 / 13 months

OR

BJ's Inner Circle
\$35 / 13 months

Call Us

Member Service

Local: (717) 569-7180
Toll Free: (888) 318-4222

Automated Teller (Gabby)

Local: (717) 569-5415
Toll Free: (800) 318-4222

Stop by a Branch

Roseville

349 West Roseville Road
Lancaster, PA 17601
M-Th: 9-5, Fri: 9-6, Sat: 9-12

Brownstown

4213 Oregon Pike
Ephrata, PA 17522
M-Th: 9-5, Fri: 9-6

Mount Joy

974 East Main Street
Mount Joy, PA 17552
M-Th: 9-5, Fri: 9-6

Willow Street

2516 Willow Street Pike N
Willow Street, PA 17584
M-Th: 9-5, Fri: 9-6, Sat: 9-12

Connect Online

www.lancofcu.com
lancofcu@lancofcu.com

facebook.com/lancofcu
twitter.com/lancofcu

Rate Review

Rates displayed are accurate as of 9/9/2016 and are subject to change without notice. For current rates, visit lancofcu.com/rates or call us at (717) 569-7180.

Savings & Checking	Rate	APY [†]	Loans	Rates as low as [‡]
Savings (\$25+)	0.01%	0.01%	New & Used Auto	1.99%
Money Market (\$1,500+)	0.10%	0.10%	Fixed Rate Home Equity	3.99%
IRAs (\$25+)	0.15%	0.15%	Home Equity Line of Credit	3.50% ¹
Christmas Club	0.05%	0.05%	15-Year Consumer Mtg.	2.750%
Vacation Club	0.05%	0.05%	30-Year Consumer Mtg.	3.375%
Certificates	see lancofcu.com/rates		Personal Loan	8.99%
			Personal Line of Credit	10.50% ²
			Visa Platinum Credit Card	8.99%

[†] APY means Annual Percentage Yield

[‡] Rates based upon qualifications

¹ Wall Street Journal Prime

² Wall Street Journal Prime plus a margin of 7

A look ahead...

Wednesday, October 5:

All-staff meeting—Branches and drive-thrus open at 10:00 a.m.

Monday, October 10:

Closed for Columbus Day

Thursday, October 20:

International Credit Union Day (pg 2)

Saturday, October 22:

Mortgage Day (pg 2)

Friday, November 11:

Closed for Veterans Day

Thursday, November 24:

Closed for Thanksgiving Day

Saturday, December 10:

Photos with Santa Claus (pg 2)

Monday, December 26:

Closed for Christmas Day

Monday, January 2:

Closed for New Year's Day

Access your accounts nationwide

Surcharge-free ATMs: Use any ATM in the CU\$ network surcharge-free. Find an ATM using the Lanco FCU mobile app or visit lancofcu.com/atms.



Make any ATM your ATM: Open a Kasasa checking account to earn ATM fee refunds each month. Visit lancofcu.com/kasasa or call (717) 569-7180 to learn more.

Shared Branching: Access your accounts at thousands of credit union branches nationwide. Go to sharedbranching.org to find one near you.

