

## Stay cozy this winter

Take care of your banking without leaving home! Use the Lanco FCU mobile app to deposit checks, make transfers, view balances, and more with your phone or tablet.

Download the app for your Apple or Android device today.



## Lanco FCU Brings Dose of "Reality" to High School Juniors and Seniors

Lanco FCU, in cooperation with the Pennsylvania Credit Union Foundation, has hosted several Financial Reality Fairs at local high schools. Designed to educate students on basic budgeting and money management skills, the Financial Reality Fair is a practical exercise that helps prepare students for navigating life on their own, as adults. "For many years, credit unions have been providing financial education in classrooms, workplaces, and communities," explained recently retired Pennsylvania Credit Union Foundation Executive Director Joe Wambach. "The Reality Fair complements classroom studies to help prepare young people for financial success when they get out into the real world."

In 2015, Lanco FCU brought the Financial Reality Fair to more than 300 high school juniors and seniors. Participants receive an occupation, salary, student loan debt, and savings and checking balances. The students use this information to make choices about housing, transportation, food, clothing, insurance, entertainment, and other expenses within a realistic budget. Following their selections, students spin the "Wheel of Reality" to find out if they will enjoy surprise income, such as receiving a gift, or must allow for an unexpected expense, such as a medical bill. At the end of the exercise, students meet with financial counselors who review their budget results and consult with them on possible adjustments they may need to make. Students are encouraged to evaluate their needs and wants, so they'll be able to cover all monthly expenses, pay off debt, and regularly contribute to their savings.



Feedback from students has been wonderful, and confirms that fair is prompting students to think about all the decisions they'll need to make for success with personal finance. Students often remark that participating in the fair is like a wake-up call—they didn't realize just how expensive it is to pay for everything you need to live on your own. Well-received by students and administrators, Lanco FCU is planning to bring the fair to even more students in 2016 and beyond.

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## You're Invited!

### 51<sup>st</sup> Annual Meeting

Penn Cinema, Lititz  
Thursday, March 10, 2016  
Meeting begins at 6:00 p.m.

Immediately following the meeting, enjoy a viewing of Disney's "Zootopia"

*Details on page 3.*

### 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.



## Scholarship Award Available

Applications are now being accepted for the 2016 Gerald Fortney Memorial Scholarship Award. This \$2,000 award is presented annually to a high school senior planning to earn a bachelor's degree in a business-related field of study.

Scholarship applications are available at any branch and [lancofcu.com/scholarship](http://lancofcu.com/scholarship).

All required application materials must be received by April 1, 2016. The scholarship winner will be notified by June 30, 2016 and will be announced to Lanco FCU's membership in July.

## Inactivity Reminders

**Accounts** *Monthly fee after 12 months inactivity*

An account which has no activity for a period of 12 months or longer is classified as dormant and will be assessed a fee of \$5.00 per month. You can easily reactivate your account and avoid this fee by making a deposit or withdrawal. Under state law, if an account owner has not generated account activity within three years, the balance of the account must be escheated, or surrendered, to the state.

**Bill Payer** *Monthly fee after 6 months inactivity*

Lanco FCU's online Bill Payer service is available with no monthly fee and no cost per payment. However, an inactivity fee of \$5.00 per month may be applied to your account if you fail to process at least one bill within a 6-month time frame. If you have enrolled in Bill Payer but no longer use the service, please call us or send a secure message through Online Banking to request that your Bill Payer service be canceled.

**Debit Cards** *Cancellation after 6 months inactivity*

Debit cards that are not used regularly might be easily misplaced, lost, or stolen without your knowledge. In an effort to reduce fraud, Lanco FCU cancels inactive or dormant debit cards that have not been used within a 6-month time frame. To prevent your card from being cancelled, use it at least once every six months at an ATM or to make a purchase.

## Sherpa Identity Protection

*Leading your personal information safely through the digital world*



Today's landscape can be a daunting place for your identity. Fortunately, Sherpa Identity Protection can guide you through it, giving you confidence and peace of mind. Using top 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 identify fraudulent activity and put you on the right path forward should your information be compromised.

With Lanco FCU and Sherpa by your side, your identity is protected through a combination of services that includes:

- Ongoing credit monitoring and alerts
- 24/7 internet surveillance, social security number trace
- Full service identity restoration
- Lost wallet protection
- Plus, no charge identity theft protection insurance – out of pocket reimbursement up to \$1 million and no deductible!
- Additional services available dependent upon protection level selected

**To learn more and get protected, visit [lancofcu.com](http://lancofcu.com) and click the “Sherpa Identity Protection” banner.**



## Switch your lender, keep your rate!

We're confident that you'll always find competitive loan rates and terms right here at Lanco FCU, but if you've found a better rate elsewhere, you can bring your loan to the credit union you love and keep the same low rate!

Some conditions and restrictions apply. To see if Rate Match is available for your loan, call (717) 569-7180.



**You're Invited!**

# 51<sup>st</sup> Annual Meeting

## Meeting and a Movie

We invite you to attend Lanco FCU's 51<sup>st</sup> Annual Meeting on Thursday, March 10, 2016 at Penn Cinema in Lititz. Registration will begin at 5:30 p.m., and the business meeting will begin promptly at 6:00 p.m. Light refreshments will be provided, and all members in attendance will receive a gift and be entered into a prize drawing.\*

Following the meeting, stick around for a showing of the Disney feature animated film, "Zootopia," a comedy-adventure for the whole family to enjoy, starring the voices of Idris Elba, Ginnifer Goodwin, Jason Bateman, and more.

### Reservations are Required

**To R.S.V.P. call (717) 569-7180 by February 29, 2016**

Seating is limited, so please respond early to ensure your seat! Include your name, account number, and total number of adults and children attending. *Each member may bring a maximum of one non-member guest.*

### Prizes<sup>1</sup>

Adults in attendance will be entered to win a \$50 gift card to Penn Cinema and a \$50 Visa gift card. Children in attendance will be entered to win a \$25 gift certificate to Leisure Lanes.

### Board Elections<sup>2</sup>

Members wishing to submit a nomination petition for an available board seat (a voluntary position) must do so by February 1, 2016. All petitions must be signed by 1% of Lanco FCU's membership and include biographical information. Petitions should be mailed to: Lanco FCU, Nominating Committee, 349 W Roseville Rd, Lancaster, PA 17601.

The nominating committee has presented three incumbents to fill the expiring terms on the Board of Directors: Philip Harnish, Joyce Rebman, and Denise Williams. Biographies are available at branches and lancofcu.com.

1- Prize winners will be randomly selected at the conclusion of the business meeting. Member must be present at time of drawing to win. If not present, another winner will be selected. Lanco FCU employees, volunteers, and the family/household members of employees and volunteers are not eligible to enter the drawing.  
2- According to the credit union's bylaws, nominations from the floor are not permitted unless sufficient nominations have not been made by the Nominating Committee or by petition. The Nominating Committee submitted sufficient nominations to fill the vacancies this year.

## New! Track Your Rewards with Kasasa Dashboard

Your Kasasa Dashboard tells you exactly how to earn your rewards, while also tracking your progress towards doing so. You can even find out if you earned rewards in the prior period, and if so, how much you got paid.

*Log into the Dashboard to check your progress*

Using Kasasa Dashboard is free, and signing up is quick and easy. Go to lancofcu.com and click the Kasasa Dashboard button to get started.

## EMV "Chip" Debit Cards Expected this Spring

Lanco FCU is in the process of implementing EMV for debit and credit cards. We are expecting EMV debit cards to be available this spring. Cardholders will receive an EMV debit card as their current card reaches its expiration date. Members may also request to have an EMV card issued prior to the current card expiration, which will incur a reissue fee of \$5.00.

*We do not currently have an estimated date for when EMV will be available for credit cards.*

**lovmeycreditunion.org**

## talk about savings.

say hello to the Sprint Credit Union Member Discount.

save **10%**

on select regularly priced personal service plans\*  
Use Corporate ID: NACUC\_ZZM

or

save **15%**

on select regularly priced business accounts\*  
Use Corporate ID: NACUC\_ZDS\_ZZM

**Plus**

- Waived activation fee on new lines (Up to \$36 in savings)
- Waived upgrade fee (Up to \$36 in savings)

**Call 877.SAVE.4.CU and tell them you're a credit union member and ask to be attached to either Corporate ID to start saving today!**

**Invest in America**  
Credit Union Member Rewards

Use your QR code reader to scan here and get the free Invest in America app to validate your credit union membership.

For business accounts, visit a Sprint store. To find a location near you, go to [www.sprintstorelocator.com](http://www.sprintstorelocator.com).

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. Discount does not apply to secondary lines.

For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit [www.lovmeycreditunion.org/Sprint](http://www.lovmeycreditunion.org/Sprint).

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We bank on relationships.

## 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  
 Get the Lanco FCU app  
facebook.com/lancofcu  
twitter.com/lancofcu



The mission of Lanco Federal Credit Union is to help members achieve their life's goals by promoting financial health and providing affordable access to credit.

## Rate Review

Rates displayed are accurate as of 12/11/2015 and are subject to change without notice. For current rates, visit [lancofcu.com/rates](http://lancofcu.com/rates) or call us at (717) 569-7180.



*Earn 2.5% Cash Back with Kasasa checking!*

Account approval, qualifications, limitations, and other requirements apply. Call (717) 569-7180 for details or visit [lancofcu.com/kasasa](http://lancofcu.com/kasasa)

Savings & Checking	Rate	APY <sup>†</sup>	Loans	Rates as low as <sup>‡</sup>
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	3.25% <sup>1</sup>
Christmas Club	0.05%	0.05%	15-Year Consumer Mtg. 0 pts	3.25%
Vacation Club	0.05%	0.05%	30-Year Consumer Mtg. 0 pts	4.00%
Certificates	see <a href="http://lancofcu.com/rates">lancofcu.com/rates</a>		Personal Loan	10.99%
			Personal Line of Credit	10.25% <sup>2</sup>
			Visa Platinum Credit Card	8.99%

<sup>†</sup> APY means Annual Percentage Yield

<sup>‡</sup> Rates based upon qualifications

<sup>1</sup> Wall Street Journal Prime

<sup>2</sup> Wall Street Journal Prime plus a margin of 7

## A look ahead...

### Wednesday, January 13:

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

### Monday, January 18:

Closed for Martin Luther King, Jr. Day

### Monday, February 15:

Closed for President's Day

### Thursday, March 10:

51<sup>st</sup> Annual Meeting & Movie (pg 3)  
*R.S.V.P. by Monday, Feb. 29*

### Friday, April 1:

Scholarship applications due (pg 2)

### Friday, March 25:

Closing at 1:00 p.m. for Good Friday

## Access your accounts nationwide

**Allpoint ATMs:** Use your Lanco debit card surcharge-free at any Allpoint ATM. Find one near you using the Lanco FCU mobile app or at [allpoint.com](http://allpoint.com).

**Shared Branching:** Access your accounts at thousands of credit union branches and ATMs nationwide. Go to [sharedbranching.org](http://sharedbranching.org) to find one near you.

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