

Letter From the President

Dear Members,

It's hard to believe that another year has passed. 2014 was a great year for LCU. We had a number of exciting new products and services launch throughout the year. We unveiled our new brand and tag line "You're Somebody" which captures the core philosophy of the Credit Union. We believe that everyone - whether neighbors, coworkers, the community and especially our members - is somebody special and deserves the very best we can offer in all our interactions.



We were thrilled to launch our new online and mobile banking services. Our members have reported that they are delighted with the ease and convenience of conducting all of their transactions right from their phone.

As we do each year, LCU was actively involved in helping our neighbors and supporting our communities. Our employees logged hundreds of hours of volunteer time, and the Credit Union contributed to more than 125 organizations, from Worcester State University's building campaign right down to grass roots fundraising projects initiated by local students.

The excellent management and stability of LCU's financial position has netted earnings which allow us to continue to develop new products and enhance technology while also serving the needs of our communities.

As we look ahead to 2015, we are committed to providing our members with relevant new technologies and continuing to find ways to make managing all your finances as easy, convenient and 'mobile' as possible. In fact LCU's Credit Cards are now Apple Pay ready and our debit cards will have that functionality early in the year.

To all our members, I wish a warm and happy holiday season and the very best in the New Year. We are privileged that you have chosen LCU, and we thank you for your on-going support. We will work hard in the coming year to continue to earn your trust and loyalty because at LCU, You're Somebody!

Sincerely,


John J. O'Brien
President and CEO



Financial Highlights

as of 9/30/2014

Assets:	\$619.9 million
Total Deposits:	\$445.2 million
Loans:	\$409.3 million

And the Award Goes to ...LCU!

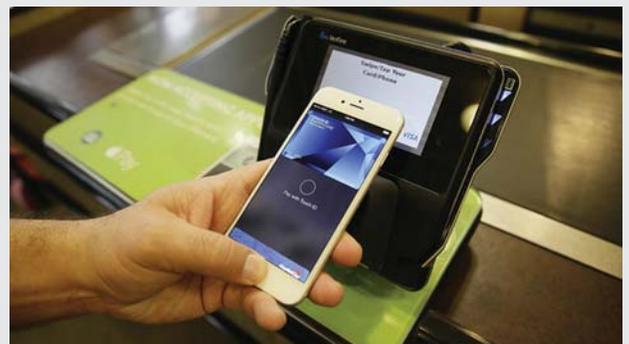
LCU was recently voted the Readers' Choice for Best Credit Union in both the Leominster Champion and the Holden Landmark. Thanks to all who voted for us! And LCU's marketing team received a Silver and Bronze award from the New England Financial Marketing Association at their awards dinner in October.



Apple Pay is on its way...

Or we should say it's here! LCU's credit cards now have the Apple Pay capability. Once you download the application and follow the instructions, you'll be able to pay for your purchases by simply holding your phone up to the terminal* at the store's check out. Apple Pay will be available on LCU's debit cards early in 2015. Check our website for updates and information at leominstercu.com

*Where available at participating merchants



Tuition bills coming due?

It's that time when many students and their parents are looking for ways to bridge the financing gap that grants don't cover. LCU offers Student Choice Loans* for eligible undergraduate students in four-year degree granting programs.

- Up to \$75,000
- No Origination Fee
- Up to 25 year repayment
- Graduated repayment
- Payment Options:
- Full Deferment
- Interest Only
- Principal and Interest



To apply or for more information visit leominstercu.com.studentchoice.org or call 877-293-7166

*Subject to credit qualifications and annual credit review.

Free Seminar Series for Small Businesses -

LCU is hosting a free four-part seminar series for small business. Learn about Online Marketing Strategies, Social Media trends and techniques, Email Marketing for Success and Best Practices: 60 ways to grow your list. The seminars will be lead by Suzan Czajkowski of The Comm Coach. Sessions will run January through April and each session will be presented in Leominster as well as Worcester. For details or to register, go to: <https://leominstercu.com/seminar/>.

10 Cyber Security Tips for Small Business

Broadband and information technology are powerful factors in small businesses reaching new markets and increasing productivity and efficiency. However, businesses need a cybersecurity strategy to protect their own business, their customers, and their data from growing cybersecurity threats.

1. Train employees in security principles
2. Protect information, computers and networks from cyber attacks
3. Provide firewall security for your Internet connection
4. Create a mobile device action plan
5. Make backup copies of important business data and information
6. Control physical access to your computers and create user accounts for each employee
7. Secure your Wi-Fi networks
8. Employ best practices on payment cards
9. Limit employee access to data and information, limit authority to install software
10. Passwords and authentication

For full article go to: <http://www.fcc.gov/cyberforsmallbiz>



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