



Leominster Credit Union

You're somebody.

Let's Connect!

Member Newsletter | Winter 2015-2016

Letter from the President

Dear Member,

As we come to the start of the New Year, I'd like to thank you for your loyal membership with LCU. As we head into 2016, you can be sure that we will continue to work diligently to exceed your expectations by providing the products, services and technology to meet all your financial needs.

We recently conducted our annual Member Satisfaction Survey and are delighted that the results surpassed our expectations. Thanks to everyone who took a moment to tell us how we are doing. Your feedback helps to let us know what we're doing right and where we could improve. The two most frequently mentioned suggestions were to add a separate lane for the drive up ATM in Holden and to offer mobile check deposit. We're very happy to let you know that plans are in the works for renovations to Holden's drive through in the near future, and to remind you that we do, in fact, offer mobile check deposit. [Read more about it.](#)

Many college students will be looking for ways to cover tuition for the upcoming semester. LCU's Student Choice may be able to fill in those funding gaps that are not covered by grants and government programs. [Learn more.](#)

Have you made any New Year's Resolutions? For many of us, improving our physical fitness is among our resolutions. But why not add improving your financial fitness, as well. LCU offers a number of seminars and presentations throughout the year including homebuyers' seminars, retirement and social security planning, e-marketing and social media for small business, and educational programs for students as well as seniors. Be sure to 'like' Leominster Credit Union on facebook to receive notification of all upcoming events.

And finally, this is a great time for a security check-up. Start the new year by taking steps to protect the security of your identity and confidential account information. The first step is to be sure that your account contact information is up to date. You'll also want to learn how to protect yourself from 'fake' online stores. [Read more here.](#)

Once again, from everyone at LCU we thank you for your continued loyalty and we wish you all the best in the new year.

Sincerely,

John J. O'Brien
President and CEO



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Financial Highlights

as of 11/30/15

Assets

\$628.5 million

Total Deposits

\$431.1 million

Loans

\$420.0 million

Now Depositing your checks is easy as 1, 2, 3!

1. Aim
2. Click
3. Deposit



Did you know that you can deposit your checks by simply taking a picture on your smart phone? LCU's Mobile Banking allows you the freedom to deposit your checks at your convenience. Anytime. Anywhere. Now depositing a check is as simple as aim, click, deposit!

For details, instructions and to sign up for mobile deposit visit leominstercu.com/mobile-deposit.

Update your contact information

Is all your account contact information up to date? If not, you may be missing important account notifications, statements and special offers. You could also be putting the security of your confidential account information at risk if your statements or other account notifications are sent to an address where you no longer live.

If you have an account that requires E-statements to receive interest or special perks and we do not have a current Email address, you may be at risk of forfeiting those benefits. It only takes a moment to be sure your information is correct.

If you use online banking, on your home page click on Additional Services in the navigation bar at the top of the screen, then click on Address Change Form. Complete the form and submit. You may also stop by any of our branches to update your information or call 800-649-4646 for assistance.

Shopping Online Securely: Beware of Fake Online Stores

While most online stores are legitimate, some are not; they are fake websites set up by criminals. Criminals create these fake websites by copying the look of or using the name of well-known stores. They then use these websites to prey on people who are looking for the best deal possible. When you search online for the absolute lowest prices or hard to find items, you may be re-directed to one of these fake websites.

When selecting a website to purchase a product, be wary of websites advertising prices that are dramatically lower than anywhere else or offering products that are sold out nationwide. The reason their products are so cheap or available is because what you will receive is not legitimate, is a counterfeit or stolen item or, in some cases, you never receive anything. You can protect yourself by following these steps:

- Verify that the website has a legitimate mailing address and a phone number for sales or support-related questions. If the site looks suspicious, call and speak to a person.
- Look for obvious warning signs like poor spelling and grammar.
- Be very suspicious if a website appears to be an exact replica of a well-known website you have used in the past, but the website domain name or the name of the store is slightly different. For example, you may be used to going to the website <https://www.amazon.com> for your entire Amazon shopping. But be very suspicious if you were to find yourself at a website pretending to be Amazon with the URL <http://www.store-amazon.com>.
- Type the store's name or URL into a search engine and see what other people have said about the website in the past. Look for terms like "scam," "never again" or "fake." A lack of reviews is not a good sign, as it indicates that the website is very new.

Just because a site looks professional doesn't mean that the site is legitimate. If you aren't comfortable with the website, don't use it. Instead you can find a well-known website that you can trust or have safely used in the past. You may not find quite as great of a deal or that hard to find item, but you are much more likely to end up with a legitimate product and clean credit report.



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NMLS# 517287

Student Choice Tuition Funding

Tuition coming due? LCU's Student Choice program may help you 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 years repayment
- Graduated repayment
- Payment options
- Full deferment
- Interest only
- Principal and interest

To apply or for more information, visit leominstercu.studentchoice.org or call 977-293-7166.

*Subject to credit qualifications and annual credit review.

Powered by



credit union
StudentChoice
convenience | trust | value

