



Leominster Credit Union

You're somebody.

Let's Connect!

Member Newsletter | Winter 2017

Letter from the President

Dear Member,

As we begin the new year, I'd like to take this opportunity to thank you for putting your trust in LCU. As a Credit Union, our mission is to give back to both our members and to our communities. Our goal is to provide our members with the products and services to meet all of their financial needs. We reinvest our earnings to upgrade technology and digital delivery channels and to offer well priced products - keeping loan rates and fees as low as possible, and providing a good return on deposits.



Speaking of digital delivery channels, you may have seen many of the announcements about new or upgraded services like [Live Chat](#), [My Money Mobile](#) and [Transfer Now](#). We also have many exciting new enhancements planned for the coming year.

As digital products and services become the new norm in the banking world, financial institutions must develop and deliver a strategy that meshes the best in breed of both financial products and the digital channels to access them. To make this happen, we need a strategic visionary who understands not only the technology, but also how we can best use it to benefit our members. We were fortunate to find just such a professional in [Stephanie Hyles](#) who recently joined LCU as Chief Strategy Officer. Stephanie's technology expertise combined with her business know-how will help ensure that LCU is able to provide the service, conveniences and products you need well into the future.

Our community support in 2016 included contribution of dollars as well as employees' time. LCU donated to more than 100 different charities, while employees logged countless hours supporting a broad range of initiatives to benefit our communities and neighbors. [Check out](#) photos from some of our events and activities.

As we look ahead, we are very excited about some of the initiatives we will roll out in 2017. We are especially delighted about the upcoming renovations to our [Sterling Branch](#) which will begin in the Spring. The new design will allow for better use of space and a service model that allows one associate to take care of all your needs. There will also be a technical space where you can use iPads to conduct business or to learn how easy it is to use new banking technology.

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Financial Highlights

as of 12/31/16

Assets

\$642.6 million

Total Deposits

\$453.6 million

Loans

\$439.7 million

Go Digital!

LCU offers a full range of digital services for your convenience. We continually enhance existing services and offer new technologies as they come available. In addition to our very popular Mobile Banking featuring Mobile Deposit, listed below are some of our recent updates.

Online Banking Update - External ACH

Provides you with the ability to process external ACH payments to deposit accounts or loans at LCU, via online banking without having

We also plan to continue our popular informational seminars on Planning for Retirement, First Time Home Buying and How to Regain a Good Credit Status. Like us on [facebook](#) or check out our website for upcoming dates.

We look forward to continuing to meet your financial needs in the coming year and invite you to drop us a note at info@leominstercu.com or give us a call at (800) 649-4646 if you have any questions, concerns or suggestions.

Once again, thank you for being a member of Leominster Credit Union!

Sincerely,



John J. O'Brien
President and CEO

Introducing Stephanie Hyles

Stephanie Hyles has joined LCU as Senior Vice President, Chief Strategy Officer. The CSO is a new position at LCU. Stephanie will be responsible for ensuring that the Credit Union provides the optimum products, services, technology and organizational structure to meet our members' needs. She will report to John O'Brien and will serve as a member of the senior management team.



John notes that "As the financial industry continues to evolve, we remain focused on making changes to best serve our members. These changes include new and improved technology and products, as well as the right staffing and skill set to achieve these goals. We have created the role of Chief Strategy Officer to drive these initiatives by focusing on our delivery channels and continuously examining Leominster Credit Union's mission and vision to address critical business strategies. We are delighted to have someone with Stephanie's breadth of expertise join LCU in this pivotal position."

Stephanie comes to LCU with more than 30 years of information technology and financial industry experience where she has focused on helping credit unions remain relevant and competitive in an evolving industry. Most recently she served as the Vice President of IT at Direct Federal Credit Union.

When asked what drew her to Leominster Credit union, Stephanie commented, "LCU is well-known for its high-quality service and products, as well as its commitment to the community. I am excited by the opportunity that this position offers me to direct the management of our Strategic Plan and to ensure that LCU's vision and promise to our members are at the forefront of all we do."

to utilize Bill Pay. Coming Soon!
A new look and feel to Online Banking... More to come on this.

Bill Pay

Pop Money or Account to Account transfers within Bill Pay are **FREE!**

Online Account Opening

On November 21 we launched our new Online Account Opening platform which allows esignatures. You will no longer need to mail in the new account documents; they will be signed at account opening online.

Live Chat

Live Chat was launched in January! Now you can have real-time electronic discussions with Member Service Representatives through [leominstercu.com](#).

Virtual Tickets -

Let us do that for you!

You no longer need to fill out a deposit or withdrawal ticket... we'll do it for you. It's part of making your experience friendly, fast and convenient. And, it's also environmentally friendly!

Sterling Branch Renovation



Starting this Spring, LCU will begin a renovation project to provide much needed updates and state-of-the-art technologies to our Sterling Branch. The rendering is a preliminary drawing of what we have in mind for the new Branch. One of the key benefits for members is that the design will support a universal associate model, which allows the same person to handle all of your needs. Now, rather than making a deposit with a teller and then waiting for a Member Service Representative to apply for a

Stephanie is a long-time resident of Lancaster where she lives with her husband and son. She is an active supporter of the Circle of Learning Program at the Doctor Franklin Perkins School in Lancaster which helps pre-teens and teens with developmental disabilities to gain social skills. She also recently served on the Fiserv Spectrum Client Advisory Board.

Debit Card Security

LCU recently introduced My Mobile Money Access which lets you control how your LCU Debit card is used anywhere, anytime, right from your phone.

Now you can have greater spending control and protection from fraud for your card. My Mobile Money Access lets you manage your LCU Debit card with customizable alerts that let you know when, how and where your card is used. You can set them up, and turn them on and off when you choose. No matter what your financial goal, My Mobile Money Access will help you reach it.



My Mobile Money App Icon

My Mobile Money allows you to protect your card from fraud by setting alerts and controls to determine how your card can be used. And, if you misplace your card, you can use the app to turn it off... and then turn it back on when you find it!

You can also use My Mobile Money to manage your spending. With customizable controls, alerts for spending limits, and easy-to-find account balances, you can set a budget and stick to it.

Keep an Eye on Your Card with Transaction Alerts

A wide range of alert options make My Mobile Money an app that meets your specific needs. You can set alerts for:

- All card activity
- Spend limits
- Card Not Present transactions
- International transactions
- Card Status changes
- Specific Merchant category purchases
- Dependent Card activity

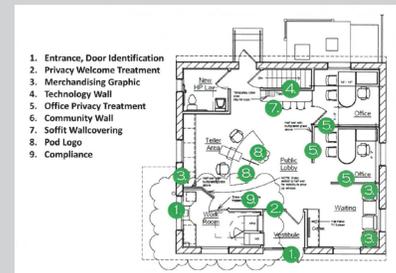
Card Controls Help Protect Your Account from Fraud

You can even set the app to deny a transaction before it takes place, based on the criteria you set. As with turning your card on and off, card controls will not interrupt recurring bill payments such as gym memberships or subscriptions.

Account Management Allows for Greater Control

My Mobile Money also has account management features that enable

home equity, the same associate can assist you with all of your financial needs. The new design will also feature a technology wall where members can access their accounts on iPads, or they can have an associate show them how to use our digital channels. The branch will remain open during renovations and we apologize in advance for any inconveniences. We think you'll agree, however, that the finished design will be well worth it in the end.



LCU in the Community



Kids Day, Leominster



Holden Days



Habitat for Humanity
Build Day, Fitchburg



Clinton Olde Home Day

you to keep an eye on your account balance and manage your money no matter where you go.

[Quick reference guide](#)
[My Mobile Money Access Video](#)

Are you ready to take control of your LCU Debit card? My Mobile Money Access app can be downloaded from iTunes or Google Play Store. Start today to manage account alerts and monitoring anytime, anywhere!

TruStage™ Insurance Products

TruStage™ INSURANCE PRODUCTS

INSURANCE BUILT FOR CREDIT UNION MEMBERS LIKE YOU

Exclusively for credit union members



TruStage insurance products are only available to credit union members. Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most.

Call us, we'll help you understand all of your options so you can choose the one that is best for you and your family.

Life and AD&D **1-855-612-7909**

Auto & Home **1-888-380-9287**

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The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

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Sterling Fair



United Way Day of Caring, Leominster



Fall Shred-A-Thon, West Boylston St., Worcester



Veteran Basket Delivery for Armistice Homestead



Ginny's Helping Hand Donation



Clinton Fire Department Donation



Leominster Credit Union

You're somebody.

Leominster • Clinton • Holden • Sterling • Worcester

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