

**Winter
2015**

Newsletter

Latah Federal Credit Union

Moscow • UI Commons
Potlatch • Kendrick • Plummer

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K *Keep your eye on your Credit Union in 2016.*

There are a number of products, services and governance items that have been germinating for a couple of years and we're finally ready to see the new growth break through the fertile soil. 2016 will be a banner year for Latah Federal Credit Union. As we celebrate the New Year we will also celebrate what it truly means to be a credit union. Credit unions were organized to give their members greater control over their financial lives by offering loans and savings products that people couldn't get elsewhere. Through the continually growing pages of federal regulation it becomes harder for us to serve you and bring the financial products to you that you are looking for. Watch your mailbox, and our website for exciting news that will help us serve you better and put more control of your financial cooperative back into your hands. We will be breaking more news on this in early February 2016.

Your Credit Union staff is always looking for ways to make your life easier through our products and services. This New Year will be no exception as we bring new ways to make life more convenient.

And businesses are no exception. We have the products and services to ease the pain of high-cost business accounts. Give us a call and talk with Carol Rawlsky-Feldman, VP Business Services, about how we can partner with you to make your business a success.

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Content:

Winter 2015-2016

**Lowell's Letter:
New Things Happening!**

Articles:

-Drive-Thru

-ATMs

-Mobile App

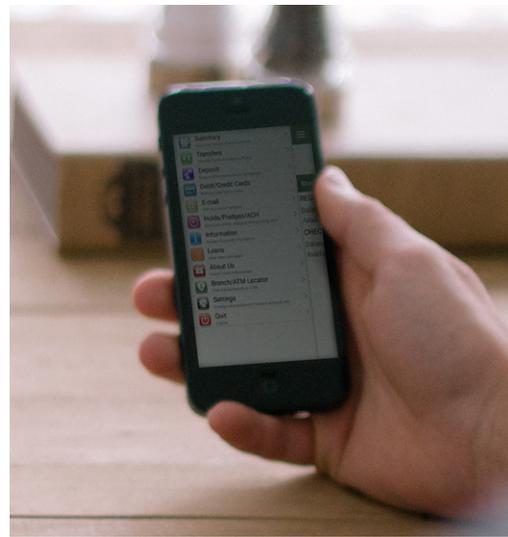
-Digital Newsletter

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Strengthening Community, Neighbor to Neighbor



Drive-Thru

We will be breaking ground on the new Drive-Thru in April! After 2 years of planning we are ready to start soliciting bids from local contractors for the work to be done. Integrated Builders Group has worked with us on the design and will be acting as the General Contractor. If you are interested in bidding on any part of the job, please submit your information to us by dropping off a card or emailing us at Moscow@latahfcu.org with your contact information. Our expectation is for the work to be complete in 6 to 8 weeks of breaking ground. We are excited about getting this project off the ground and will redirect the traffic flow at the Credit Union making it safer for everyone in the community who transitions from West bound Highway 8 to North bound Highway 95. We will soon have a rendering up on our website and in the Moscow main branch so you can see what it will look like and how we're working to keep our members safe from the frequent traffic snafu's we see.

ATMs

In 2015, we saw the remodel of the Moscow Main Branch, Campus and Potlatch Branches to include ATMs that are available 24/7. These are deposit taking, cash dispensing, account-transferring ATMs that are able to do almost anything one of our Member Service Representatives can do. Give them a try. Many of you have been asking for more hours and convenience and we have answered that call by giving you state of the art ATMs that are there when you need them to be. We'll have a drive-up ATM out there for 24 hour convenience, as well. Check out our ATMs today!

Mobile App

The Latah Federal Credit Union mobile app has taken leaps and bounds this year to ensure that our members have all the features of banking that they need in the palm of their hand. Easily look at account summaries, find an ATM or branch with a quick location search, or transfer funds between LFCU accounts all with the tap of a finger. Our remote deposit capture, ability to apply for a loan in the app, and our card management feature allows you to do everything you would do in a credit union, but on your mobile device. Look for our app on iPhone or Android today!

Newsletter Going Digital

This will be our final newsletter mailer. One of the ways we wanted to look forward with the Credit Union was to move more digital. We want to make the move to digital to keep costs lower, which in return will help out our members. There will still be a few printed newsletters in our branches for our member to take, but we will now be sending out an email with our newsletter in it. If you had originally opted out of getting emails from us, you are still able to opt in. And like always, our newsletters can be found on our website at www.latahfcu.org/newsletters.php.

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