



LANCO FCU Educator

0105-0710-NWS

July – September 2010

2% CASH BACK Auto Loan Refinancing[†]

\$15,000 Loan



\$25,000 Loan



Rates as low as

5.99%[‡]
APR



Get more details and apply online!



www.lancofcu.com/cashbackrefi



2% CASH BACK

WALK IN WITH THIS COUPON

when you apply for your CASH BACK Auto Loan Refinancing

& WALK OUT WITH CASH

if your application is approved



LNWS0710

Coupon Expires 8/31/2010



[†] Vehicle must be 2002 or newer and currently financed through another financial institution to qualify. Loan amount must be less than or equal to the vehicle's NADA Retail Value. Current LANCO Auto Loans do not qualify for cash back offer. Minimum term of 12 months required. If loan is paid off within 12 months, amount of cash back reward will be added to the loan pay off balance. Borrowers must have TransUnion credit score of 640 or higher to qualify for offer. Coupon must be presented at time of application. [‡]APR means Annual Percentage Rate. Individual rates may vary based on borrower qualifications. Offer ends 8/31/2010

Message from the CEO

In March 2010, LANCO held its 46th Annual Meeting. At that meeting I reviewed the 2009 financial performance of LANCO, provided budgeted projections for 2010 and answered some great questions from our shareholders pertaining to the economy and interest rates.

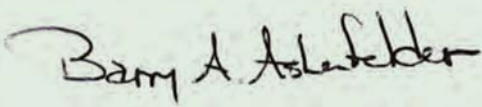
The economic recession continued through most of 2009 with some economists declaring that a recovery was in progress as we ended the year. Indeed we were beginning to see the signs of a national recovery. Unemployment claims were slowing, home sales were improving, companies with losses in 2009 were reporting first quarter gains in 2010 and the stock market was also recovering.

While these are all signs of a recovery, it will be consumer spending driven by confidence that will sustain growth and recovery. Confidence in our government and big corporations have further eroded as we have witnessed events such as big bank bailouts, Toyota's recall, Greece's financial crisis and the BP oil rig explosion.

At LANCO, we monitor these national trends but our focus is on Lancaster County and our membership. I believe the recovery will be slow and will experience some setbacks along the way. Interest rates will most likely remain at or near current levels for the rest of 2010.

LANCO continues to support our membership, which now exceeds 11,400. LANCO ended the first quarter of 2010 with assets in excess of \$55 million and deposits of nearly \$51 million which represents annualized growth rates of 18.6% and 20.5% respectively.

We believe growth in membership and deposit balances are votes of confidence in the Board, Managers and Staff. Thank you for that support and I assure you we will continue to work hard to earn your trust and keep you informed in these uncertain times.



Barry A. Ashenfelder
President/CEO

Regulation GG

To comply with *Regulation GG — Unlawful Internet Gambling Enforcement Act*, LANCO FCU prohibits members from initiating illegal internet gambling transactions. LANCO FCU also denies debit and credit card transactions for internet gambling transactions.

Reminder: Changes to Fee Schedule

The following changes to LANCO's fee schedule have been made effective as of July 1, 2010:

NSF/Overdraft Privilege Fee	\$29 per item
Returned NSF Item Fee	\$29 per item
Stop Payment Fee	\$29 per request
Deposited Item Return Fee	\$29 per item
Cashier's Check Fee	\$2 per check when payable to 3 rd party
Incoming Wire Transfers	\$5 per transfer (Business Accounts only)
Cashier's Check Stop Payment Fee	\$5 per item
Money Order Stop Payment Fee	\$5 per item

To obtain copies of LANCO's policies and disclosures, request them at any branch or visit www.lancofcu.com/disclosures.

Kids Club Summer Events



Ice Cream Social

Saturday, July 10 from 10 AM – 11:30 AM

Stop by our Roseville branch to create your own ice cream sundae! Plus, CHANNEL 106.7 radio station will be here with prizes.

Captain Buck's Birthday Party

Saturday, August 14 from
10 AM – 11:30 AM



Come to our Roseville branch to celebrate Captain Buckaroo's birthday with a piñata, cake, face painting... and of course, Captain Buck!

Back to School Essay Contest



Entry period runs August 30 – September 18

Prepare to head back to school with our essay contest! Three winners will receive back-to-school goodies packed into a messenger bag.

LANCO Raises Funds for Hospice of Lancaster County

This year, LANCO has chosen to support Hospice of Lancaster County. Fundraising efforts planned for this year include Penny Wars, Basket Raffles and a Cookbook Sale.

PENNY WARS

July 19 – August 13

Now is the time to empty the loose change from your pockets – show us which LANCO branch is your favorite and support Hospice at the same time with Penny Wars!

Five collection jars, representing LANCO's five branches, will be at each branch. Add pennies (+1 point) to the jar of your favorite branch and any other coins to the jars of other branches (nickels are -5 pts, dimes are -10 pts, etc). On August 16, the branch with the most points will be announced as the victor!

BASKET RAFFLES

August 13 – September 3

Multiple baskets full of items donated from area businesses will be raffled off at each LANCO branch! Raffle tickets may be purchased at any branch. All winners will be notified by September 10.

If you are interested in being a business donor, please e-mail charitycommittee@lancofcu.com for information.

COOKBOOK SALE

Sales begin November 1

We will be collecting recipes from LANCO Members and Staff to include in the first ever LANCO FCU Cookbook!

If you have a favorite dish or two and would like to share your recipes with others, please bring a copy to any branch, e-mail them to charitycommittee@lancofcu.com or mail a copy to:

LANCO Federal Credit Union
Attn: Charity Committee
349 W Roseville Rd
Lancaster PA 17601

Please send us your submissions by September 30. Include your name and hometown as you would like them to appear in the cookbook. Members who submit a recipe will receive a 20% discount on their cookbook purchase!*

*Limited to one discounted cookbook per member.

What do you LOVE about LANCO Membership?

LANCO is in the process of re-designing our Web site and would like to include member feedback throughout the new site. We want potential members to know why our members love LANCO and what being a member of LANCO means to you.

Whether you're a charter member, brand new, or somewhere in between – we want to know why you love LANCO!

Please submit a brief (one or two sentence) reason why LANCO Federal Credit Union is important to you. Include your full name and phone number with your response. Every member who submits a valid response by July 31 will be entered into a drawing for prizes!

You may want to talk about a specific type of account you have, or just about the credit union as a whole. (An example is given below.)

“LANCO's Tuition Reimbursement Loans helped me achieve my goal of obtaining my Master's of Education degree. The process was quick and easy, and the loan officers were always extremely helpful.”

Jim, Member Since 2005

Remember, we need your comments by July 31 so don't delay! Send us your feedback by secure message in Online Banking, stop by any branch to fill out a form or send us your response by e-mailing news@lancofcu.com.

Travel Plans This Summer?

Make sure to check out the Allpoint ATM Locator on our Web site to find out where the closest surcharge-free ATM will be to your travel destination. There is also an Allpoint “app” for many smart phones to locate machines on the go! Visit www.lancofcu.com/atm.



Check balances, make transfers and pay loans from your cell phone! **Free!**

www.lancofcu.com/mobile

The mission of LANCO Federal Credit Union is to provide comprehensive services in an environment that delivers innovative solutions to best satisfy our members' financial needs.

Lancaster

349 W Roseville Rd
Lancaster PA 17601
P (717) 569-7180
(888) 318-4222
F (717) 569-2374

Brownstown

1 W Main St
PO Box 568
Brownstown PA 17508
P (717) 656-8963
F (717) 656-9257

Millersville

22 W Cottage Ave
Millersville PA 17551
P (717) 872-5057
F (717) 872-5078

Mount Joy

2024 W Main St
Mount Joy PA 17552
P (717) 361-1800
F (717) 361-1821

Willow Street

2516 Willow Street Pk
Willow Street PA 17584
P (717) 509-2612
F (717) 509-2617

Online

www.lancofcu.com
lancofcu@lancofcu.com

GABBY

Local: (717) 569-5415
Toll Free: (800) 318-4222

Rate Review <i>as of June 2010</i>		
APR means Annual Percentage Rate APY means Annual Percentage Yield		
Savings	Rate	APY
\$25+	0.15%	0.15%
Money Market Savings Accounts		
\$1,500 - \$9,999.99	0.45%	0.45%
\$10,000 - \$24,999.99	0.55%	0.55%
\$25,000 - \$49,999.99	0.65%	0.65%
\$50,000+	0.90%	0.90%
IRAs	0.55%	0.55%
Vacation/Christmas Clubs		0.25%
Checking Accounts		
No Minimum Balance	No Monthly Fee	
Share Certificates	Call for rates	
Loans*	APR	
New & Used Auto	as low as 5.99%	
Fixed Rate Home Equity	as low as 4.99%	
Visa Platinum Preferred*		
No Annual Fee	as low as 9.99%	
Visa Platinum*		
No Annual Fee	as low as 8.99%	
*Rates based upon qualifications		
For all current rates, please call us or visit www.lancofcu.com/rates		
<i>Rates subject to change without notice.</i>		

Holiday Closings & Events Calendar

July

- Sat. 3 & Mon. 5:** Closed for Independence Day
- Sat. 10:** Kids Club Ice Cream Party, 10am-11:30am at Roseville

August

- Sat. 14:** Captain Buckaroo's Birthday Party, 10am-11:30am at Roseville
- Mon. 30:** Kids Club Back-to-School Essay Contest begins

Tues. 31: Last day to apply for 2% Cash Back Auto Loan Refinancing!

September

- Sat. 4 & Mon. 6:** Closed for Labor Day
- Sat. 18:** Kids Club Back-to-School Essay Contest ends

October

- Mon. 11:** Closed for Columbus Day

