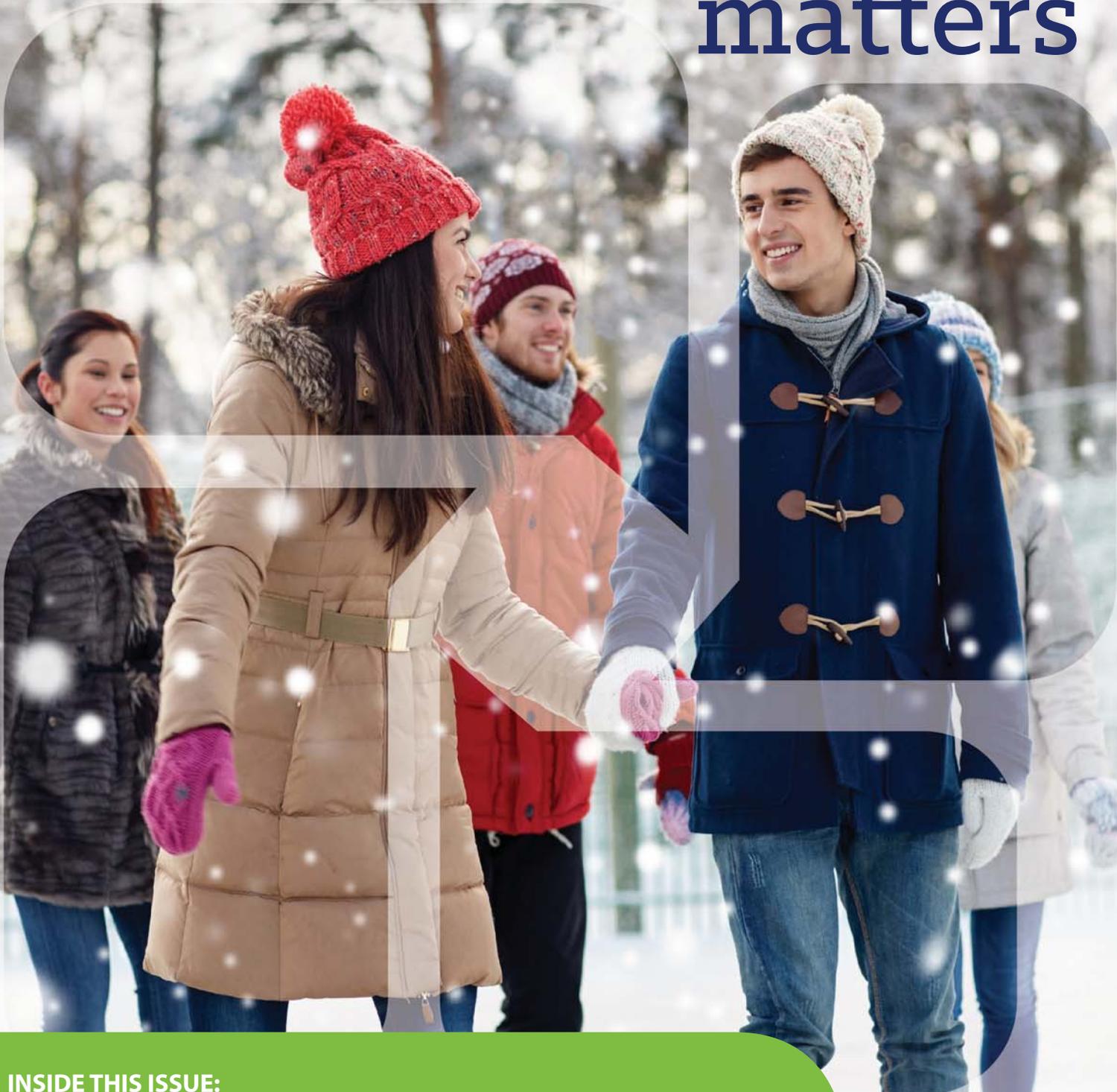
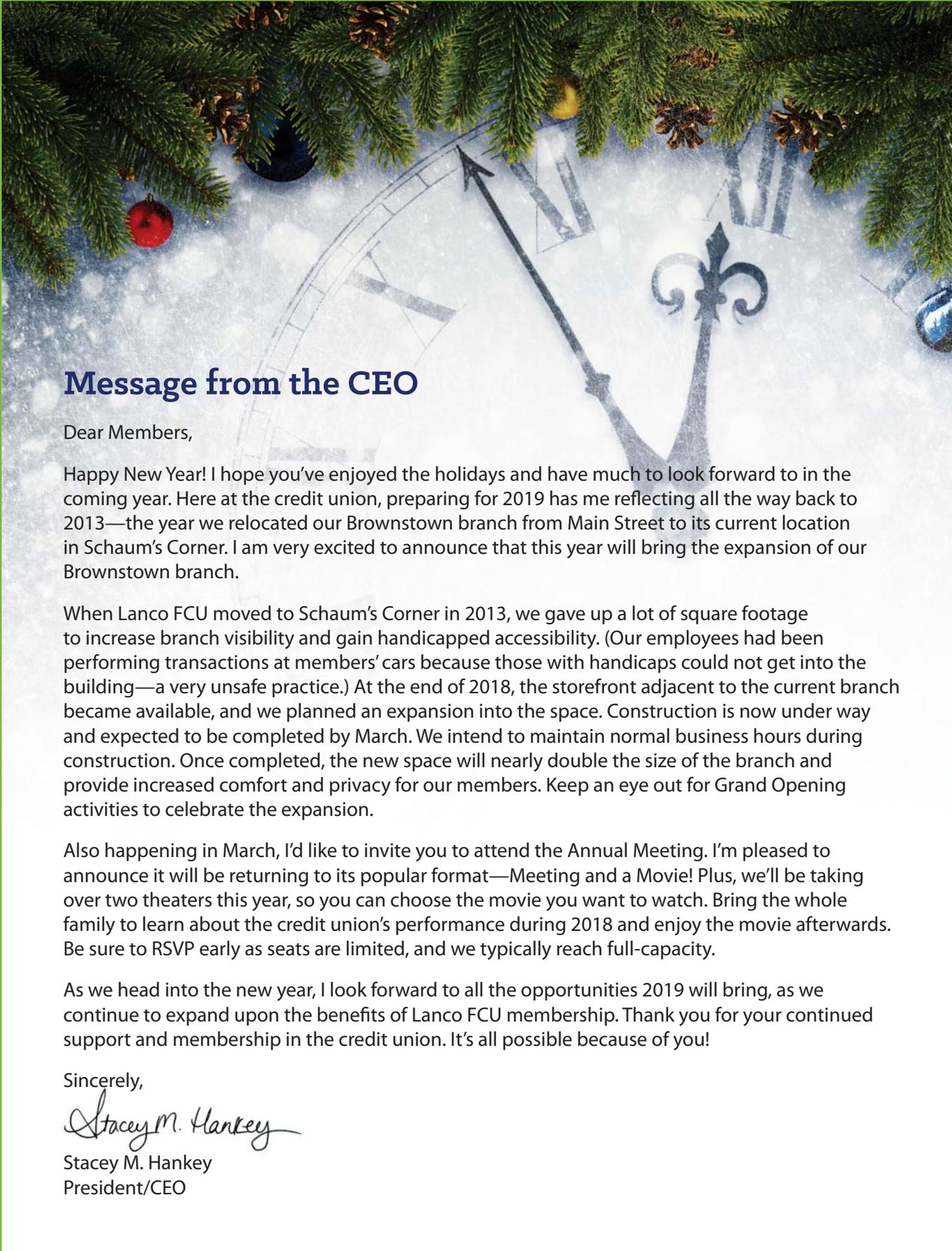


MEMBERSHIP matters



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Message from the CEO

Dear Members,

Happy New Year! I hope you've enjoyed the holidays and have much to look forward to in the coming year. Here at the credit union, preparing for 2019 has me reflecting all the way back to 2013—the year we relocated our Brownstown branch from Main Street to its current location in Schaum's Corner. I am very excited to announce that this year will bring the expansion of our Brownstown branch.

When Lanco FCU moved to Schaum's Corner in 2013, we gave up a lot of square footage to increase branch visibility and gain handicapped accessibility. (Our employees had been performing transactions at members' cars because those with handicaps could not get into the building—a very unsafe practice.) At the end of 2018, the storefront adjacent to the current branch became available, and we planned an expansion into the space. Construction is now under way and expected to be completed by March. We intend to maintain normal business hours during construction. Once completed, the new space will nearly double the size of the branch and provide increased comfort and privacy for our members. Keep an eye out for Grand Opening activities to celebrate the expansion.

Also happening in March, I'd like to invite you to attend the Annual Meeting. I'm pleased to announce it will be returning to its popular format—Meeting and a Movie! Plus, we'll be taking over two theaters this year, so you can choose the movie you want to watch. Bring the whole family to learn about the credit union's performance during 2018 and enjoy the movie afterwards. Be sure to RSVP early as seats are limited, and we typically reach full-capacity.

As we head into the new year, I look forward to all the opportunities 2019 will bring, as we continue to expand upon the benefits of Lanco FCU membership. Thank you for your continued support and membership in the credit union. It's all possible because of you!

Sincerely,



Stacey M. Hankey
President/CEO

Service Spotlight: eAlerts

Get Account Notifications by E-mail or Text Message

We could all use a little help when it comes to keeping track of account balances, due dates, and transactions. Lanco FCU's eAlerts helps you do exactly that, by letting you set up notifications for the activities and information most important to you. You can choose to receive eAlerts by e-mail, text message, or both. (Text messaging rates apply.)

Popular eAlerts

There are many eAlerts available, from account security topics to account activities. Here are just a few of the most popular notifications:

- A balance falls below a specified amount
- A share account is reaching its Regulation D limit
- A check has cleared
- A loan payment is due
- A loan payment is past due

Getting Started with eAlerts

If you're enrolled in Online Banking, you can easily set up and manage your eAlerts by logging in and going to the Self-Service tab. For step-by-step instructions, visit lancofcu.com/eAlerts.

If you do not use Online Banking, you can still receive eAlerts! Visit any Lanco FCU branch to request eAlert notifications. A Member Service Representative can assist you in adding eAlerts to your accounts.



Inactivity Reminders

Accounts: Monthly fee after 12 months inactivity

An account which has no activity for a period of 12 months or longer is classified as dormant and will be assessed a fee of \$5.00 per month. You can easily reactivate your account and avoid this fee by making a deposit or withdrawal. Under state law, if an account owner has not generated account activity within three years, the balance of the account must be escheated, or surrendered, to the state.

Debit Cards: Cancellation after 6 months inactivity

Debit cards that are not used regularly might be easily misplaced, lost, or stolen without your knowledge. To reduce the risk of fraud, Lanco FCU cancels inactive debit cards that have not been used within a 6-month time frame. To prevent your card from being cancelled, use it at least once every six months at an ATM or to make a purchase.

\$2,000 Scholarship Award Available

For 2019 High School Graduates

Applications are now being accepted for the 2019 Gerald Fortney Memorial Scholarship Award. This \$2,000 award is presented annually to a high school senior planning to earn a bachelor's degree in a business-related field of study. Scholarship applications are available at any branch and lancofcu.com/scholarship. Completed applications must be received by April 1, 2019.



Membership Discounts

Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and the chance to win \$25,000*. And, as a Lanco FCU member, you can **save up to \$15** on TurboTax this tax season.



- **Get a chance to win \$25K.** Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.*
- **TurboTax has you covered.** TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- **Real CPAs review your return.** With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

Start today and save! To enter the sweepstakes and access the member discount, visit lancofcu.com/turbotax.

More From Love My Credit Union Rewards – Discover Sprint's Network Reliability & Cash Rewards



The BENEFITS of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards for each new line you activate with Sprint! Visit LoveMyCreditUnion.org/Sprint for all the details and special offers.

Visit <http://turbotax.intuit.com/p/you/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

* TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules at <https://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

YOUR INFORMATION IS ONLINE, EVEN IF YOU'RE NOT.

**Becoming a victim of identity theft takes minutes.
Protecting yourself with SHERPA® is just as quick.**

With SHERPA Identity Theft Protection, you can guard your personal information with one of three plan options for as little as \$5.99 per month.

At a minimum, each plan includes:

- Ongoing credit monitoring and alerts
- Social Security number trace
- 24/7 internet surveillance monitoring
- Lost wallet protection
- Full-service identity restoration
- \$1 million of insurance



Visit lancofcu.com/sherpa for more information and to sign up today!

Calendar

Wednesday, January 16

All-staff meeting – Branches and drive-thrus open at 10:00 a.m.

Monday, January 21

Closed for Martin Luther King Jr. Day

Monday, February 18

Closed for President's Day

Wednesday, March 13

Annual Meeting

Wednesday, April 3

Homebuyer Seminar

Wednesday, April 17

All-staff meeting – Branches and drive-thrus open at 10:00 a.m.

Friday, April 19

Closing at 1:00 p.m. for Good Friday

Monday, May 27

Closed for Memorial Day

Current Rates

Visit lancofcu.com/rates or call Member Services.



Surcharge-Free ATMs

Find more Surcharge-Free ATMs at lancofcu.com/atms or in the Lanco FCU mobile app.



Shared Branch

Access your accounts at thousands of credit union branches nationwide. Find one near you with the CO-OP Locator app or at sharedbranching.org.

Mission Statement

The mission of Lanco Federal Credit Union is to help members achieve their life's goals by promoting financial health and providing affordable access to credit.

Annual Meeting and a Movie

Wednesday, March 13, 2019

We invite you to attend Lanco FCU's 54th Annual Meeting on Wednesday, March 13, 2019 at Penn Cinema in Lititz. Registration will begin at 5:30 p.m., and the business meeting will begin promptly at 6:00 p.m. Light refreshments will be provided, and all members in attendance will receive a gift and be entered into a prize drawing.¹ Stay seated after the meeting to enjoy a movie!

We will be taking over two theaters this year, so you can choose the movie—watch Captain Marvel or How to Train Your Dragon: The Hidden World. Include your choice with your RSVP!

Tickets

Tickets are required and are \$5.00 per person. Each member (primary owner) may bring a maximum of one guest.

To purchase tickets, visit any Lanco FCU branch or go to lancofcu.ticketleap.com by March 8, 2019.

Seating is limited, so please respond early to ensure your admission and movie selection! (Specific seats will not be assigned.)

Board Elections

The nominating committee has presented three incumbents to fill the expiring terms on the Board of Directors: Philip Harnish, Joyce Rebman, and Denise Williams. Biographies are available at branches and lancofcu.com.

Members wishing to submit a nomination petition for an available board seat (a voluntary position) must do so by January 31, 2019.² All petitions must be signed by 1% of Lanco FCU's membership and include biographical information. Petitions should be mailed to: Lanco FCU, Nominating Committee, 349 W Roseville Rd, Lancaster, PA 17601.

1- Prize winners will be drawn at random and must be present to win. If not present, another winner will be selected. Lanco FCU employees, volunteers, and the family/household members of employees and volunteers are not eligible to win.

2- According to the credit union's bylaws, nominations from the floor are not permitted unless sufficient nominations have not been made by the Nominating Committee or by petition. The Nominating Committee submitted sufficient nominations to fill the vacancies this year.

Free Seminar: First-Time Homebuyers

Learn about the home-buying process

Wednesday, April 3, 6:00 p.m. at Lanco FCU's Roseville branch

If you're thinking about buying your first home within the next few years, join us for this free seminar to learn all about the home-buying process and mortgages. Light refreshments will be provided.

R.S.V.P. by Monday, April 1 by calling (717) 569-7180 with your name, phone number, and number of attendees.

We bank on relationships.

Contact Us

Telephone Banking

(717) 569-5415 • (800) 318-4222

Member Services

(717) 569-7180 • (888) 318-4222

Online Services

lancofcu.com
memberservices@lancofcu.com

Branches & ATMs

LANCASTER

349 West Roseville Road

BROWNSTOWN

4213 Oregon Pike (Ephrata)

MOUNT JOY

974 East Main Street

WILLOW STREET

2516 Willow Street Pike North

Branch Hours

Mon.–Thurs.: 9 a.m.–5 p.m.,
Fri.: 9 a.m.–6 p.m., and Saturday
(Lancaster and Willow Street only):
9 a.m.–Noon.



MEMBERSHIP

Winter 2019 **matters**

- Message from the CEO
- Annual Meeting and a Movie
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- \$2,000 Scholarship Award