



*"With Roots in Lebanon... Not Just Branches"*

# theROOT

## Access Digital: New Digital Banking Platform

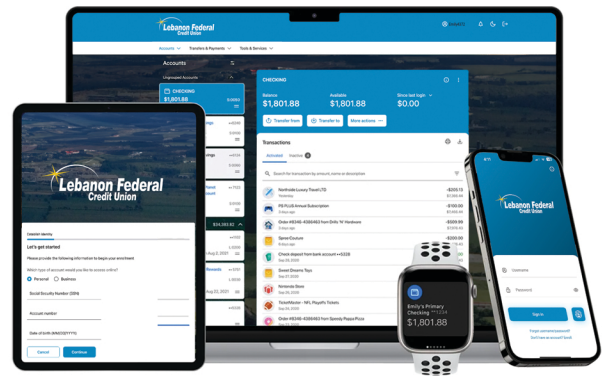
LFCU is thrilled to announce that we are making a major investment in upgrading our existing online and mobile products to the all-new "Access Digital" online platform from Access Softek.

This advanced platform will enable us to stay ahead in the rapidly evolving digital landscape, meet the diverse needs of our members, while maintaining the highest standards of security and ease of use.

**User-Friendly Interface:** Intuitive navigation with Conversational Banking options like ChatBot for a personalized experience.

**Language Support:** Available in English and Spanish.

**Live Chat:** Available during business hours with features like biometric authentication, and chat history for seamless service.



[lebanonfcu.org/online-banking-faqs](https://lebanonfcu.org/online-banking-faqs)

**Online Account Opening:** Join or open additional accounts anytime with enhanced fraud prevention.

**Online Loan Applications:** Securely apply for loans 24/7 on any device.

**Business Banking:** Now offering both personal and business online banking.

**Real-Time Fraud Detection:** Advanced AI tools for proactive fraud prevention and security.

These updates are designed to make your banking experience more convenient, secure, and efficient. We're committed to providing you with the best tools to manage your finances anytime, anywhere.

## This Month's Issue:

2 HSA Debit Cards  
Holiday Club Accounts

3 Hometown Hero Award  
Why Credit Matters

4 Business Lending  
LFCU in the Community

**Holiday Closings:**

**Columbus Day:** Oct. 14  
**Veterans Day:** Nov. 11  
**Thanksgiving Day:** Nov. 28

**Christmas Day:** Dec. 25  
**New Years Day:** Jan. 1



# HSA Debit Cards Now Available

Manage Your Health Expenses with Ease

We're excited to announce that Health Savings Account (HSA) debit cards are now available at our credit union! This new feature offers you a convenient way to access your HSA funds for eligible medical expenses directly from your account.

## What is a Health Savings Account (HSA)?

An HSA is a tax-advantaged savings account designed to help you save for future medical expenses. Paired with a high-deductible health plan (HDHP), it allows you to contribute pre-tax dollars, which can be used for qualified medical expenses such as doctor visits, prescriptions, and more. The best part? Your contributions roll over year to year, so you can build up savings for future healthcare needs.

## Why Use an HSA Debit Card?

With your new HSA debit card, managing your healthcare spending has never been easier. Simply swipe your card to pay for eligible expenses at pharmacies, doctor's offices, and more. It's a fast and secure way to use your HSA funds without the hassle of reimbursements or paperwork.

Visit any of our branches to open your HSA account and enjoy the convenience of managing your healthcare expenses—eligibility required.



## Save for the Holidays with Our Holiday Club

Get into the festive spirit early by joining our Holiday Club—a joyful way to save for all your holiday needs!

### Here's How It Works:

**Effortless Saving:** Set up Payroll Deductions to automatically transfer funds once your ACH deposit hits your account. It's like a little holiday elf, quietly stashing away funds so you're ready when the season arrives.

**No Fuss, No Fees:** Start saving with as much or as little as you like—there's no minimum balance required. And, because we know life can be unpredictable, we don't charge any early withdrawal fees. Your savings are there when you need them, no strings attached.

**Perfect Timing:** On October 2nd, your holiday savings will be automatically transferred to your savings account, just in time for the holiday magic. Whether you're planning gifts, festive meals, or a winter getaway, you'll have the funds ready to make it happen without the last-minute scramble.



### Why open a Holiday Club Account?

The holiday season is all about joy, not stress. With our Holiday Club, you can relax, knowing that you're prepared. It's the perfect way to spread out your holiday expenses over the year, so when the time comes, you're all set to celebrate.

Sign up for our Holiday Club today, and let the countdown to a jolly, stress-free holiday season begin!

[lebanonfcu.org/save](https://lebanonfcu.org/save)

# LFCU Announces Winner of Hometown Hero Award

A heartfelt congratulations to **Caroline Allen Keen of WellSpan Medical System** for being chosen as Lebanon Federal Credit Union's Hometown Hero!

The "Hometown Hero Award" is presented by LFCU to an individual in our community who exemplifies the same vision and core values instilled in LFCU and the Credit Union motto of "People Helping People."

Caroline embodies the spirit of compassion and dedication, working tirelessly on the night shift to provide care and comfort to patients and their families during the most challenging times. Her duties range from assisting patients to comforting grieving families and managing end-of-life paperwork.



Beyond her nursing career, Caroline runs a small goat farm, creating natural body lotions, butters, and soaps from their milk. Her products are popular at local festivals, showcasing her entrepreneurial spirit.

The nomination highlights not just her professional dedication but also her remarkable ability to balance her health-care responsibilities with her entrepreneurial spirit. Caroline truly exemplifies what it means to be a Hometown Hero.

[lebanonfcu.org/hometownhero](http://lebanonfcu.org/hometownhero)

## CONGRATULATIONS!

## Why Your Credit Score Matters

The Impact on Your  
Financial Future

Your credit score is more than just a number—it's a key factor that impacts many aspects of your financial life. Here's why it's so important:

- **Loan Approvals and Interest Rates:** Lenders use your credit score to determine your eligibility for loans, credit cards, and mortgages. A higher score often means better loan terms and lower interest rates, saving you money in the long run.
- **Insurance Premiums:** Some insurance companies consider your credit score when calculating premiums. A good score can result in lower rates, making it easier to protect your assets affordably.
- **Employment Opportunities:** Certain employers check credit scores as part of their hiring process, especially for roles that require financial responsibility. A strong credit score can enhance your job prospects.
- **Rental Applications:** Landlords may review your credit score when you apply to rent a home or apartment. A good score increases your chances of securing the place you want.

At LFCU, we understand the importance of your credit score, but we also believe in working with our members to help them achieve their financial goals. Whether you're building your credit or looking for lending solutions, we're here to support you every step of the way.

# Boost Your Business with Our Tailored Lending Solutions

Taking your business to the next level requires smart financial decisions, and our Business Lending solutions are designed to help you grow with confidence. Whether you're a startup looking for capital, a small business expanding operations, or an established enterprise seeking new opportunities, our lending options offer competitive rates and flexible terms to meet your unique needs. Here's how our Business Lending services can empower your business to thrive.

✔ **Access Capital, Drive Growth** In the fast-paced world of business, access to capital is key. Our Business Lending solutions provide the funds you need to seize opportunities, whether it's for expansion, inventory, or new projects. With competitive rates and tailored terms, you can focus on driving growth while we handle the financing.

✔ **Secure Your Business's Future** Running a successful business requires careful planning and investment. Our Business Lending services offer you the flexibility to secure the future of your business, with loans designed to support long-term stability and growth.

✔ **Invest in Expansion and Innovation** Business Lending isn't just about covering costs; it's about fueling innovation and expansion. With our lending solutions, you can invest in new technology, enter new markets, or scale your operations to new heights. It's a strategic move to ensure your business stays ahead in a competitive landscape.

Ready to elevate your business with the right financial support? Join us and take the first step towards sustainable growth. Explore our Business Lending options and find the perfect fit for your needs. Visit our website at [lebanonfcu.org/business](http://lebanonfcu.org/business) or stop by one of our convenient branch locations to learn more and get started.

## THANK YOU FOR VOTING

#1  
Credit Union



## What we do | *in the community*

LFCU employees volunteer hours of their time at community events each year. In addition, donations are made to a variety of local organizations and businesses in Lebanon County. During the 3rd quarter of 2024, LFCU has sponsored and volunteered at numerous events including:

- **Northern Lebanon Fire & Emergency Services**  
Donation
- **Milkshake Makers**  
Supporting Lebanon Area Fair
- **United Way Day Of Caring**  
Lebanon YMCA Clean Up Project
- **Power Packs Project of Lebanon**  
Quarterly dress down donation



©2024 LEBANON FEDERAL CREDIT UNION

FEDERALLY INSURED BY NCUA. EQUAL OPPORTUNITY LENDER. LFCU NMLS # 408899

120 S. 16TH ST. LEBANON, PA 17042 | [LEBANONFCU.ORG](http://LEBANONFCU.ORG) | 717.272.2210

