



## Member Benefits



Third Quarter | 2017

Here, You're Family.

## OUR FAMILY IS GROWING WITH YOUR HELP!!



### WE CAN NOW SERVE MOST EVERYONE IN LANE COUNTY

We have expanded our field of membership and can now offer all the benefits of Laneco to anyone who lives, works, worships, is educated or receives services from a program based in Lane County, Oregon.

### What does this really mean?

- 1) We now have more opportunity to grow Laneco and offer everyone in Lane County the benefits of credit union membership.
- 2) You can share the benefits of membership with friends and neighbors, not just co-workers and family.
- 3) You will have a chance to win \$25.00 for bringing us a new member.
- 4) Your new referred member will have a chance to win \$25.00.

### What does it NOT mean?

\*\* We **will not** grow so large as to forget our exceptional personal service.

\*\* We **will not** lose our "here you are family" mentality.

Share the joys of Laneco membership today. Just drop by with your friends, neighbors, family and make them part of our Laneco family! We will take care of the rest.

### We want to help you save money on your loans.

Rates are always low at Laneco. While we do run super special rates from time to time our standard rates are great as well. Check out some of our rates below:

#### NEW CARS AND TRUCKS (2017, 2016, 2015)

- \*Rates as low as 1.99% apr for up to 60 months
- \*Rates as low as 2.24% apr for up to 72 months
- \*Rates as low as 2.49% apr for up to 84 months

#### USED CARS AND TRUCKS (2014-2009)

- \*Rates as low as 2.24% apr for up to 60 months
- \*Rates as low as 2.49% apr for up to 72 months

#### USED CARS AND TRUCKS (2008 and 1992)

- \*Rates as low as 2.74% apr for up to 60 months

#### NEW RV'S BOATS AND MOTORCYCLES

- \*Rates as low as 2.99% apr for up to 60 months
- \*Rates as low as 3.24% apr for up to 72 months
- \*Rates as low as 3.74% apr for up to 84 months
- \*Rates as low as 4.00% apr for up to 144 months

#### USED RV'S BOATS AND MOTORCYCLES

- \*Rates as low as 3.99% apr for up to 60 months
- \*Rates as low as 4.49 apr for up to 72 months
- \*Rates as low as 5.00% apr for up to 144 months

#### NEW AND USED ATV / SIDE-BY-SIDES / HORSE TRAILERS

- \*New Rates as low as 4.65% apr for up to 72 months
- \*Used Rates as low as 5.65% apr for up to 60 months

(Finance up to 100% of MSRP or purchase price whichever is less on 2015, 2016 and 2017 model years. Loan terms and loan to value ratios will be determined based on credit qualifications of applicants. Special 1% off rates do not apply to Laneco FCU refinances - new purchases or loans moved from other institutions only will receive these rates)



#### Letter from the CEO

Wow, is time flying again or what? We are already half way thru another year at Laneco and boy has it been a busy one. Our Summer Fun Loan Special went so well that we extended the time frame thru June 30, 2017 so more members could take advantage of our great rates and buy that dream RV, Boat or Motorcycle. Watch for more specials to come as we approach the season for the 2018 cars and trucks to arrive. Rates are still low but we want to bring them even lower so members can take advantage and get that new car or truck they have been dreaming of for years.

I hope all members are now aware of our charter change which was granted late last year. We are now offering membership to anyone who lives, works, worships, or is educated in Lane County, Oregon. We also offer membership to anyone who receives assistance from any organization based in Lane County. Lots of options and access. Don't worry we are not going to explode so big that we forget our exceptional personal service and our "here you are family" mentality. We are striving to increase our membership base and bring in more members to save and borrow. Growth will allow us to keep rates and fees lower and grant more loans to help our membership and keep Laneco going for another 60 or more years.

As always I need to send out a personal thank you to everyone who helps me deliver the level of service you have come to expect from Laneco. I will soon hit the 19 year mark here at Laneco and I could not have made it without the support of the staff, volunteers and members. You keep me on my toes and are the reasons I continue to love coming to work every day. Here's looking to many more years of service and family fun.

Loreen Ervin  
Manager/CEO

### VISA CREDIT CARD RATES AT LANECO HAVE BEEN AT 9.90% SINCE 1998 and don't show signs of increasing.

**Apply today for your Laneco VISA credit card.**

**Just call us at 541-683-5665 (toll free 800.709.5665), stop by the branch near Autzen to pickup an application today!**

## SAVE MONEY AT SPRINT

Laneco members get exclusive savings with Sprint Credit Union Member Discount.

\*Member's get \$100 cash back with every new line. No limits.

\*Current Sprint customers will receive \$50 for every line transferred - no limits.

\*Members will get \$50 loyalty rewards every year for every line.

Current and new Sprint customers need to verify credit union discounts. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) or download the Love My Credit Union Rewards app from your smartphone's app store to verify your membership.

### Switch to Sprint and Save Money

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: NACUC\_ZZM

## CHIP CARDS ARE HERE

Get yours today or watch for it at your next renewal date for VISA credit cards. Get it now for a \$5.00 early renewal fee. CHIP CARDS provide new improved protection against the ever increasing world of fraud.

## DEBIT CARD FRAUD ALERT

Real time fraud alerts are now available for your Laneco Debit card. These alerts will come to you by text or computer generated phone call. If Laneco has your cell phone number as your primary contact you will receive text message from 800-417-4592. We recommend that you save this number in your phone contacts list as "Laneco Fraud Alert". Call the credit union for detail or to update your contact phone numbers.

### LANECO Federal Credit Union

#### Hours:

Monday–Thursday:9:00a.m.to5:00p.m.

Friday:9:00a.m.to5:30p.m.

Drive-Up Opens: 8:30 a.m.

#### Mailing Address

PO Box 866,  
Eugene, OR 97440

#### Phone

541.683.5665 or call toll free 800.709.5665

541.683.7126 (Fax)

Email [laneco@laneco.org](mailto:laneco@laneco.org)

#### ReportLost/StolenDebit/CreditCards

800-682-6075 (debit cards)

800-991-4964 (credit cards)