



Member Benefits



Fourth Quarter | 2017

Here, You're Family.

HELP THE CREDIT UNION GROW OUR FAMILY AND EARN A REWARD AT THE SAME TIME!



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 and your new referred member will have a chance to win as well.

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! We will take care of the rest.

THE 2018's are starting to arrive. Let Laneco put you in the driver's seat with our great low rates!



Rates and Payments are always low at Laneco. Check out some of our rates and payments below:

NEW CARS AND TRUCKS (2018, 2017, 2016)

Loan Amount	APR/Term	Monthly Payment
\$50,000	1.99%/60 months	\$ 876.20
\$35,000	1.99%/60 months	\$ 613.34
\$50,000	2.24%/72 months	\$ 742.84
\$35,000	2.24%/72 months	\$ 519.99
\$50,000	2.49%/84 months	\$ 649.28
\$35,000	2.49%/84 months	\$ 454.50

Laneco has great low rates on used cars as well as, new and used RV's, boats, motorcycles, ATV's and more.

Stop by the office, call for additional information or apply online today at laneco.org

(Finance up to 100% of MSRP or purchase price whichever is less on 2018, 2017 and 2016 model years. Loan terms and loan to value ratios will be determined based on credit qualifications of applicants. Rates shown above require a credit score of 730 and above as well as automatic payments)



Letter from the CEO

Can you believe it is already the last quarter of another year. Thanksgiving is fast approaching and Christmas is just around the corner. For Laneco we are preparing for another year-end with what we hope will be records membership and loan growth with your continuing help and support.

As many of you are aware, deposit growth is a concern at this time. We need to be sure to grow our loans in order to accommodate member's deposits. With that said I feel it is necessary to continue to reach out to members with large balances who could be putting their savings to better work for their future needs. We never like to see accounts move to other institutions but at this time we are not able to offer the best rates or short-tem certificates to make your money work for you. I am always available to talk with any of you regarding rates and investment options. We want your money to bring you the best return possible while still keeping it safe.

Please remember Laneco first for all your borrowing needs. We will always go the extra mile to work with you on an individual basis to provide you with a loan that meets your needs or to help you clean up credit issues to move forward for a stronger future.

As some of you may know I was recently out for a short medical leave. I need to send out a personal thank you to everyone who was understanding during this time and patient when a short delay was necessary. Thank you to all who help me deliver the level of service you have come to expect from Laneco. You keep me on my toes and are the reasons I continue to love coming to work every day.

Loreen Ervin
Manager/CEO

FOOTBALL SEASON IS FAST APPROACHING

Support our efforts on behalf of Credit Union for Kids by planning to park at the credit union for the Nebraska (9-9-17) and Utah (10-28-17) games.

All other games have great charitable organizations that will benefit by your parking here as well.

Spaces are \$20.00 each with of portion going to the charity and remainder to parking lot maintenance.

GO DUCKS!!

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 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 to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: NACUC_ZZM

SIGN UP FOR ONLINE BANKING

Have access to your account information 24 hour per day with our easy to use online banking. Includes e-Statements with free bill pay. Call today for details or log on to laneco.org to enroll.

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

ReportLost/StolenDebit/CreditCards

800-682-6075 (debit cards)

800-991-4964 (credit cards)