



MEMBER BENEFITS



FOURTH QUARTER | 2018

Here, You're Family.

**THE 2019 MODELS ARE HERE!!
LOOK TO LANECO FOR THE BEST
NEW CAR RATES IN TOWN!
2019, 2018, 2017 MODEL YEARS AS LOW
AT 2.49%**



**Rates as low
as 2.49%**



ANNUAL MEETING FAMILY FUN!
Members came together on June 22nd to elect our board of directors, receive updates on the credit union and enjoy refreshments and door prizes. Fun was had be all!!



**HERE YOU ARE FAMILY!
LANECO SERVES ANYONE WHO
LIVES, WORKS, WORSHIPS OR IS EDUCATED IN LANE COUNTY, OREGON!
SHARE THE JOY OF MEMBERSHIP...COME JOIN US TODAY!!**

- * Great Rates
- * Online Banking
- * Night Deposit
- * eStatements
- * Auto Loans
- * Fast, Friendly Service
- * Bill Pay Services
- * VISA Debit Cards
- * Mortgage Loans
- * Boat and RV Loans
- * Free Checking Accounts
- * Direct Deposit
- * VISA Credit Cards
- * Money Markets
- * ATV & Motorcycle Loans

LETTER FROM THE CEO



Does anyone else feel like the time clock is speeding up. It is hard to believe it is already September. The holidays are fast approaching and before we know it 2019 is going to be here.

The year has been a busy one here at Laneco. As I mentioned last time we have experienced some changes in our staff and we are working diligently to get the new staff working as a well oiled team to serve your needs.

Loan activity has been brisk which is awesome. You know I am always asking members to think of the credit union first when they need a loan. We have been able to hold our rates down and offer the best loan rates in town. We would normally be running a special on auto rates at this time of year but we have chosen to just keep our regular rates as low as possible for as long as possible.

Membership is growing and we are seeing new members all the time. Remember, you can now share the joy of Laneco membership with not only family and co-workers but friends and neighbors. Anyone who lives, works, worships or is educated in Lane County, Oregon is now eligible for membership. Growth is the key to our ability to continue to serve our membership as we have for the past 60 plus years.

Remember that Laneco offers a skip-a-payment program for all our loans with the exception of equity loans and VISA credit cards. Skip-a-payments can be used on each of your loans for 1 monthly payment or 2 bi-weekly or semi-monthly payments. Your skip-a-payment request must be received and the proper form signed at least 10 days prior to your due date. Visit our website or call the credit union for details and requirements today. There is a fee of \$10.00 for processing a skip-a-payment but it is a great way to have extra cash in your pocket for the holidays.

As the holiday season begins be sure to watch our website for update information on any early closures or days are office we will be closed.

As you begin your holiday shopping please remember that we do have limits let for you debit and credit cards to help protect you and the credit union from fraud. We try to keep these limits from being an inconvenience to you but at times they don't work for what you are trying to do.

Debit cards have an ATM/Cash Advance limit of \$315.00 per day.

Quasi Cash (usually processed by other financial institutions for payment processing has a daily limit of \$250.00.

If you can't pay with your debit card due to the limits above, you can always ask them to process an electronic (ACH) payment by giving them our routing number of 323274393 and your 12 digit checking account number which is found at the bottom our your checks.

I want to wish everyone a wonderful holiday season and a safe and happy new year. Let all wish for an even better 2019 and beyond.

Loreen Ervin
Manager/CEO

Mortgage Loans Now Available

Why do Your Loan with Us?

Whether you purchase a new home or refinance, we have a mortgage product to fit your needs.

- *Free Pre-Approval
- *Variety of Rates and Terms
- *Low Closing Cost
- *FHS/VA/USDA Loans
- *No Application Fees
- *Home Loans in All 50 States

Come to Laneco Federal Credit Union for your
Stress-Free Home Loan.

Call us at 541-683-5665, visit us online at laneco.org or stop by our branch!

Plus, you'll get a \$50.00 Gift Card and we will

Donate \$50.00 to CU4KIDS!

NMLS: 505720



\$100 CASH REWARD

When you Activate a new line!!

Credit Union Members, join Sprint for exclusive Cash Rewards.

Received Cash Rewards deposited directly into your credit union account.



Switch to Sprint and register at :

LoveMyCreditUnion.org/SprintRewards

or in the Love My Credit Union Rewards app within 30 day of activation.



LANECO Federal Credit Union

Hours:

Monday—Thursday 9:00 a.m. to 5:00 p.m.

Friday — 9:00 a.m. to 5:30 p.m.

Drive-Up Opens — 8:30 a.m.

Mailing Address:

P.O. Box 866
Eugene, OR 97440

Street Address:

74A Centennial Loop
Eugene, OR 97401

Phone Numbers:

541-683-5665 or call toll free 800-709-5665

541-683-7126 (Fax)

Email:

laneco@laneco.org

Report Lost/Stole Debit/Credit Cards

800-682-6075 (debit cards)

800-991-4964 (credit cards)

Routing Number : **3232-7439-3**