



LUSELANDCU NEWSLETTER

Date: March, 2016

Issue: 11

37th Patronage Rebate PAID

The Board of Directors of the Luseland Credit Union Ltd have declared a patronage on all loan and line of credit interest paid and all interest earned on Plan 24, Regular Savings and Term Deposits in 2015 totaling \$150,000.00. The patronage was credited to the members' accounts on February 17, 2016.

The Luseland Credit Union has paid a patronage rebate to its members for many years. The total paid back to members over the past 10 years is over \$1.1 million dollars! In that same ten year time period, the Credit Union grew over \$54 million in assets or over 244% to the current asset size of \$91,797,324 as of December 31, 2015.

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MemberCard Buyer Protection



You are protected every time you use your MemberCard debit card! The program is simple! No forms to fill out, no applications and no extra cost!

- * Home or home based business purchases are protected
- * Up to \$60,000 lifetime
- * Gifts (without recipient limitations)
- * No limits on valuables
- * Any MemberCard Debit Card member is covered, not just Canadian residents
- * World-wide purchases, not just Canadian purchases
- * If you have a MemberCard Debit Card, purchases made with a cheque drawn on the same account are also protected

Buyer Protection offers protection on the purchase of most retail items - including gifts! The item is protected for a full 90 days after the purchase, if it has been stolen, broken, or even consumed in a fire.

Valid claims will be satisfied either by replacing the lost or damaged item, or by a cash payment not to exceed the amount of the total purchase price. **The warranty period of a purchased item is doubled up to one entire year, as long as the manufacturer's warranty is valid in Canada for five years or less.**

LCU ANNUAL MEETING

The Credit Union's 52nd Annual meeting will be held on Thursday, March 10 at 7:30 PM in the United Church Hall in Luseland. The evening will begin with the meeting, covering the financial activity of LCU for 2015 plus a look at the drawings of the new credit union building. There will be door prizes drawn throughout the meeting followed by refreshments. Everyone is invited to attend and be a part of the decision making process for your Credit Union.



Deposit Anywhere™

Depositing cheques is a snap! With Deposit Anywhere™, you can quickly and securely deposit cheques with your smartphone or tablet, from anywhere, day or night. Here is how it works:

1. *Open the app on your smartphone.*
2. *Tap "deposit".*
3. *Select your account and enter the amount.*
4. *Snap a photo of the front and back of your cheque.*
5. *Confirm the details and tap "submit".*



That's it. Free, Fast & Secure!



Concentra Estate Seminar



Do you have questions about Wills, Power of Attorney and Executors? Join us for our Estate Planning 101 Lunch and Learn event on Thursday, April 7, 2016 at the United Church Hall from 10:00 AM to 3:00 PM. Presented by Concentra Trust, this is an opportunity for you to gain knowledge and information on estates and estate planning.

If you are interested in attending please contact the Credit Union by April 1st to book your spot.

New Member?

Can't believe we don't have service charges?
At the Luseland Credit Union card transactions are free, we don't charge for cheque writing, using internet/mobile banking, paying a bill, making a transfer or most other banking transactions.

Yes, there truly are no service charges.



Mobile App

Mobile banking when you need it,
where you need it!

Get instant, easy and secure access to pay your bills and transfer money with the LCU Mobile App. View your account balances onscreen without even having to log in; convenience at your fingertips wherever you may be!

To use the LCU Mobile App, you must be registered for MemberDirect® Online Banking. Simply sign in to the LCU Mobile App exactly as you would sign in to MemberDirect® Online Banking. If you are not yet enrolled for MemberDirect® Online Banking, call LCU at 1-306-372-4444 or come visit us in person.

To download the app, go the app store on either your Apple or Android device. There is no charge for the app but mobile data downloading and internet charges may apply. Check with your mobile phone provider for details.



Save a tree!

Contact the Luseland Credit Union to go paperless and find out about e-statements.