

Date: February 4, 2019

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# AG OUTLOOK 2019

Join us on Friday, February 15 from 9:00am to 4:00pm at the Luseland Credit Union for our Agriculture Outlook seminar, partnered with the Macklin Credit Union. Brad Magnusson, from Magnusson Consulting Group, will provide producers with an agriculture commodities outlook for the 2019 crop year. Lunch will be provided, so please let our staff know by Thursday, February 7 if you would like to attend so we can book your plate.

## **40th 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 2018 totaling \$150,000.00. The Patronage will be credited to the members' accounts in mid February. 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 \$1.2 million dollars!



#### Have you thought about being a CU Director?

We are looking for someone who is interested in joining the Luseland Credit Union Board as a Director.

This important and fulfilling role involves: dedication, willingness to learn, community-mindedness and a desire to serve your local Credit Union. Remuneration is provided.

Nomination forms are available at the Credit Union. Nominations close March 5, 2019 and elections, if required, will be held on March 19, 2019 at the annual meeting.

If you have questions please inquire at the Luseland CU (in person or call 306-372-4444).

### **Annual Meeting**

The Credit Union's 55th Annual meeting will be held on **Tuesday, March 19 at 7:30** in the Luseland Credit Union building. The evening will begin with the meeting covering the financial activity of the Luseland Credit Union for 2018. Door prizes will be drawn throughout the meeting. Following the meeting, refreshments and dessert will be served. Everyone is invited to attend and be a part of the decision making process for your Credit Union.

## **LCU Facebook Page**

The Luseland Credit Union is excited to announce that we now have a Facebook page.

Find us on Facebook under "Luseland Credit Union Limited". Follow us to stay up to date on upcoming events, important information and special offers within the Credit Union. Also feel free to leave comments, questions, and reviews.





#### **Country Blocks on your Debit Card**

Travelling out of Canada? Everyone who travels needs to be aware of country blocks on your debit card! Due to the increased instances of

debit card fraud, card transactions may be blocked in certain countries, including some states in the US. Please notify us of any out of country travel plans, particularly if you are travelling to the US. We will make every effort to ensure you have no debit card issues while you are travelling.

#### Fraud Awareness Lunch & Learn

The LCU Staff invites you for lunch on **Tuesday**, **March 12 at 12:00**. Come and enjoy lunch on us while you learn about the latest fraud and scam situations. Presented by the Credit Union staff, the presentation will be interactive allowing you to be a part of the discussion and learning to fight fraud and detect scams. Call the Credit Union by March 7<sup>th</sup> to book a plate at the **Fraud Awareness Lunch and Learn**.

#### **Interest Free Loans Available for the New Swimming Pool**

The Luseland Credit Union is offering interest free loans to members to make their donation towards the New Swimming Pool Project. Borrow up to \$10,000.00 per member and donate the total amount to the new pool. The loan will be at 0.00%

interest, over a maximum 5 year term on approved credit. Stop in at the Luseland Credit Union to speak with one of our lenders or call 306-372-4444. A great opportunity to make a significant donation to the new pool.







#### Lock N' Block

Lock 'n' Block is an anti-fraud feature for Debit Card holders that will allow you to block and unblock a variety of transactions to prevent unauthorized use. This feature is available through *MemberDirect* and our **Mobile App**.

If your card is lost, stolen or you suspect fraudulent activity you can:

Lock your debit card completely

Block point of sale transactions (in store purchases)

**Block ATM transactions** 

Block international transactions – **highly recommended for** all members

Lock 'n' Block will give you peace of mind knowing that you have greater control of your debit card.

# **MemberDirect** Alerts



Push Alerts is an optional feature of *MemberDirect*, which allows you to register to be notified via email or text message about specific events that occur on your accounts.

You can set up alerts to let you know the balance on your account or details on transactions. Alerts are also available to let you know if your login PAC has been changed or if a bill payment payee has been added. The Luseland Credit Union recommends members set up appropriate alerts to manage account balances and stay connected with your finances, as well as decrease the risk of fraudulent activity.