

CREDITLINE

LEWISTON PORTER FEDERAL CREDIT UNION

Phone: (716) 286-7293 Fax: (716) 754-9398

www.lewistonporterfcu.com

OFFICE HOURS:

Monday	10:00 – 4:00
Tuesday	10:00 – 4:00
Wednesday	10:00 – 4:00
Thursday	10:00 – 4:30
Friday	10:00 – 4:30

Spring 2025

HOLIDAY CLOSINGS:

Good Friday	April 18, 2025
Memorial Day	May 26, 2025
Juneteenth	June 19, 2025
Independence Day	July 4, 2025

DISCOUNT CAR WASH TICKETS:



Basic Wash:	\$9.00
Touchless Wash:	\$10.50
Super Kiss Wash:	\$16.00
Interior Car/Truck:	\$32.00/\$37.00
Oil Change:	\$30.00
+ more!	

DISCOUNT MOVIE PASSES:



Regal Premiere Tickets:	\$9.00 each
Regal Movie Pack:	\$29.00

(2 Premiere tickets & \$10.00 Concessions gift card)

*All prices subject to change.

VISA GIFT CARDS:

Available in amounts \$10.00 - \$1,000.00 for \$3.00
Choose from various card designs!

Great for weddings, graduations, & baby showers!!

VISA TRAVELMONEY CARDS:

Available in amounts \$100.00 - \$5,000.00 for \$5.00

DIVIDENDS DECLARED:

The Board of Directors has declared a dividend for the period ending March 31st, 2025 as follows:

Share Savings:	.35% APY
Club Accounts:	.05% APY

ANNUAL MEETING

The Annual meeting will be held **Friday, May 2nd**
at **5:00 PM** at **Lewiston #2 Fire Hall.**

There will be dinner & dessert, 2 hours open bar, free gifts, and prizes!

Tickets are only \$10.00!

Contact the Credit Union to RSVP today! ☺

IMPORTANT NOTICE

Reminder: The Special Meeting for the Merger vote is **Monday, April 21st at 4:30 PM** in the conference room across from the Credit Union office. Representatives from Ontario Shores FCU will be in attendance to meet our members and answer questions! Please join us – we want to hear from YOU!



Open Letter to Members of LPFCU

Credit Union Merger Endorsement: By Ed & Kathy Hess

Dear fellow Members of LPFCU:

Kathy and I have been involved in the management of our Credit Union since 1983. Kathy had been our manger from 1983 to 2012 when she retired. I had been the Treasurer from 1986 to 2022 when I retired and the board turned the Treasurer function over to Ken, our current manager. I am still an active member of our Board of Directors.

I have also performed the Independent Supervisory Committee audits of Ontario Shores Federal Credit Union for 15 years during my carrier as an Auditor. As such, I am very familiar with their operations.

In our opinion, it is time for this merger. Ken is retiring on July 1 of this year. Neither of our other employees has expressed a desire for the job of Manager. I along with our President Janet Cirillo have met with the CEO of Ontario Shores and Ken has followed up with other meetings between their CEO and our staff. Ontario Shores has pledged to retain our office on the Lewiston-Porter Campus and retain both of our office employees.

Ontario Shores is a Teacher-based Credit Union with two current branches and a new branch opening in the spring of this year. They have over \$150,000,000 in member assets and will provide our members with the long-term stability that we have been looking for. If for some reason it is decided to leave the Lew-Port Campus they have promised to try to have an office in the Lewiston Village area. Both Kathy and I urge each of our members to **vote in favor of this merger**. You will be giving up nothing in the process and yet you will become part of a larger Credit Union family.

-Ed & Kathy Hess

Listed below are our current Board and Committee members:

BOARD OF DIRECTORS:

Janet Cirillo – President
 James Coyle – Vice President
 Edward Hess – Assistant Treasurer
 Kenneth Stadler – Treasurer/Secretary
 Sue Baer
 Susan Fontanarosa
 Heidi Kazulak
 John Mango
 Beverly Van Deusen

LOAN OFFICERS:

Kenneth Stadler
 Kathryn Van Deusen
 Kathy Hess

SUPERVISORY COMMITTEE:

Gordon Nelson
 Marie Rajczak
 Peter Schreiber

OFFICE STAFF:

Kenneth Stadler – Manager
 Kathryn Van Deusen – Assistant Manager
 Susan Wendt – Teller/CSR



NCUA Insurance Call Center
 1-800-755-1030, ext. 1



This is a free service – view, download, and print your statements right from our secure Home Banking site.
Earn 0.10% interest on your checking account! Save a tree!
 Sign up on Home Banking, or contact the Credit Union.



Check your balance & make transfers with our automated phone service!
Call (716) 754-6550.

Surcharge-free ATMs

Download the free ALLPOINT app to your smartphone, or click “ATM Locator” on our website for locations!



Download our app!
 Search “Lewiston Porter FCU” on Apple App Store or Google Play!

RATE CORNER

(Effective April 1st, 2025. All rates subject to change.)

	<u>RATE</u>	<u>APY</u>
Share Accounts	.35%	.35%
Draft Accounts (with e-statement)	.10%	.10%
Christmas Club / Vacation Club	.05%	.05%
Share Certificates		
-6 Month (Min \$1,000)	1.00%	1.00%
-One Year (Min \$2,500)	1.50%	1.51%
-Two Year (Min \$5,000)	2.50%	2.52%
-Three Year (Min \$10,000)	3.50%	3.55%

<u>Unsecured/Signature Loans:</u>	<u>RATE</u>	<u>TERM</u>
-“Holiday Loan” (up to \$2,000)	3.00%	12 months
(up to \$4,000)	5.00%	24 months
-Up to \$12,500	as low as 10.25%	48 months

<u>Share Secured Loans:</u>		
-Up to Shares balance	1.50% above current Share rate	120 months

<u>New Vehicle Loans:</u> (100% of invoice including taxes & licensing)		
As low as	4.09%	up to 3 years
	5.29%	up to 6 years

<u>Used Vehicle Loans:</u> (100% of invoice including taxes & licensing)		
As low as	4.59%	up to 3 years
	5.29%	up to 5 years
Model years 2022-2023 only	5.79%	up to 6 years

<u>Recreational Vehicle Loans:</u> (Credit Union will finance 85% of the vehicle’s value)		
As low as	7.25%	call CU for terms

<u>Home Improvement Loans:</u>		
-Up to \$12,500	as low as 9.00%	48 months

<u>Mini Home Equity Loans:</u>		
-Up to \$20,000 (100% of equity, less existing mortgage)	5.75%	60 months
	6.25%	84 months

- Secured by second mortgage on property
- \$75 non-refundable application fee
- No closing costs!
- Fixed rate/amount & term (one-time advance - not a line of credit)
- May be tax deductible – consult your tax advisor

<u>Home Equity Loans/Line of Credit:</u>			
-Up to \$100,000 (85% of equity, less existing mortgage)	Variable:	Prime Rate	15 years
	For a limited time, the Credit Union is offering a 1.00% discount on all Variable Rate Home Equity Loans for the first year		

- | | | |
|---------------|-------|----------|
| Fixed: | 7.30% | 10 years |
| | 7.80% | 15 years |
- Secured by second mortgage on property
 - \$150 non-refundable application fee
 - No closing costs!
 - Variable rate based on Prime as stated in the Wall Street Journal, adjusted semi-annually
 - May be tax deductible – consult your tax advisor

First mortgages available through OwnersChoice Funding. Visit ownerschoice.com or go to the “Mortgage Rates” link on our website!

Notice of Annual Meeting

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**The annual meeting of the
Lewiston Porter Federal Credit Union
will be held on:**

Date Friday, May 2nd, 2025
Time 5:00 P.M.
Place Lewiston #2 Fire Hall
1705 Saunders Settlement Rd.
Niagara Falls, 14304
Cost \$10.00 per person

**Dinner and drinks will be served.
Two hours open bar and delicious food from M&K Premier Catering!
There will also be free gifts and door prizes!!**

There will be no elections this year due to the upcoming merger.

If you are planning to attend the meeting, please sign and return the notice below as soon as possible, or call the Credit Union at 716-286-7293!

Hope to see you there!! ☺

(please detach and return to the Credit Union no later than April 25th, 2025)

YES, I am planning to attend the Annual Meeting on May 2nd, 2025!
 Check enclosed Deduct from my account (circle: SH or DF)

_____ # attending

_____ Name(s)