




**NEWSLETTER**

**JANUARY 2014**




**LCCU'S 74<sup>TH</sup> ANNUAL MEETING**

**JANUARY 30, 2014  
6:30 P.M.**

**RED LION HOTEL PORT 4  
621 21ST STREET, LEWISTON, ID**

**DESSERT BAR WITH COFFEE AND PUNCH**

The Annual Meeting is a time to come together as credit union members and hear reports on the state of the credit union, make comments, suggestions and to ask questions about services and policies. This is a great time to meet the volunteers who govern the credit union.

**WOW, another year gone!! I know I'm getting older because the years fly by quicker. It is hard to believe it is time to start all over again with New Year's resolutions and budgets and plans for another year.** LCCU is continuing to survive the down turn in the economy and things are beginning to improve. We are in the process of planning an exciting 2014 here at LCCU. We will be celebrating our 75th birthday, yes that is right LCCU turns 75 this year.

To help us celebrate our 75th year we would like to ask you, our members, to share with us your stories or experiences of doing business with LCCU. Please put these on paper and drop them off or mail them to any of our offices. We would like to use them throughout 2014.

I hope all of you plan to attend the Annual Meeting January 30, 2014. The meeting will be at the Red Lion at 6:30 p.m. Along with the dessert bar will be annual reports from the directors, staff and management.

I would like to say Thank You for being members of LCCU, it takes all of you to make us a success.

***Happy New Year and have a great 2014.***

Valerie Guenther  
President/ C.E.O.



## ANNUAL NON-VISA DEBIT TRANSACTION PROCESSING DISCLOSURE

We have enabled non-Visa debit transaction processing. This means you may use your Visa Check Card on a PIN-Debit Network without using a PIN, (Visa Rules generally define "PIN Debit Network"-as a non-Visa debit network that typically authenticates transactions by use of a personal identification number, or "PIN", but that is not generally known for having a card program.) Some examples of non-Visa debit networks for which such transactions are enabled include: ACCEL/Exchange and Presto. Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Debit Card include: signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal. Examples of types of actions you may be required

to make to initiate a transaction on a PINDebit Network include; initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN. The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.



## FRAUD ALERT

Debit/Credit card fraud is on the rise nationally and regionally. A compromise occurred on a system that processed debit and credit card transactions at several local grocery stores. LCCU blocked and replaced cards as soon as we were notified by VISA or by our members monitoring their accounts.

While this cyber attack was limited to the Northwest, another unauthorized access took place in U.S. Target stores between November 27 and December 15. This hasn't proven to

affect our membership as much as the earlier compromise – yet!

Check your account often. LCCU's online access is the easiest way to review and verify all transactions were made by you. If you find an error, you should call LCCU immediately at 208-746-7233. You can also call VISA at 800-554-8969 to report debit card fraud or 800-808-7230 to report credit card fraud.

LCCU will never ask you for your personal account information by email, text or over the phone. If you receive a suspicious email, text or phone call, contact us immediately.

### STATEMENT OF ACCOUNTS AS OF NOVEMBER 2013

TOTAL ASSETS .....	\$46,377,255.72
TOTAL DEPOSITS.....	\$41,439,875.49
TOTAL LOANS.....	\$39,619,518.61
TOTAL MEMBERS.....	7535



Click, view or print  
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### THE LAST WORD

*"If work keeps us fed, play keeps us laughing, love keeps us caring, and evil only keeps us strong, it is a passion for living that holds it all together. And in the end your life will only burn as bright as that passion inside of you."*



## Online Children's Privacy Statement

### Lewis Clark Credit Union Children's Online Privacy Statement

(Supplement to standard Right to Privacy brochure)

LCCU is committed to safeguarding information about our members and visitors to our Web site. This includes information that we may receive from children.

This Online Children's Privacy Statement explains our collection, use and security of personal information received from a child, as is required and relating to The Children's Online Privacy Protection Act (COPPA). This Act was passed to give parents/guardians increased control over what information is collected from children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. LCCU does not knowingly collect personal information from children.

#### Personal Information

We do not collect personally identifying information from our Web site through the use of cookies or any other tracking features. We use session variables to monitor site usage. This provides us with information to determine how best to maintain our site.

The only information LCCU receives online from children is email they have sent to us. Email generated from children is deleted once we have responded to any requests. Information we receive from a child could include their name, address, age and phone number. We may use the personal information to sign your child up for a kids event, kids newsletter, or for birthday card mailings. We do not require a child to disclose more information than is reasonably necessary to participate in contests, games or other activities, or as a condition of participation. We do not provide any personal information from children to third parties or our affiliates.

Personal information about children using our site is available only to those who work on the site or who provide technical or other fulfillment support services to the site.

#### Third Party sites:

It is our practice to link only to the sites of well-known, reputable companies. Nevertheless, we are not responsible for the content or information collection practices of any other site.

This privacy statement is for general guidance and does not constitute a contract or create legal rights, and does not modify or amend any agreements we have with our members.

#### Parental Consent:

We will not collect, use or disclose personally identifiable information from a child without obtaining prior parental consent. At this time, we do not collect personally identifiable information. Should that policy change, we will notify parents, post the fact that information is being collected, obtain consent from parents in compliance with COPPA, and inform parents about procedures available to review and/or prevent the information from being collected. If you have any questions or concerns about LCCU's Children's Online Privacy Protection Policy, you may write, fax, email or call our Compliance Manager.

Kate Nowlin  
Compliance Manager  
1626 17<sup>th</sup> St  
Lewiston, ID 83501  
kate@lewisclarkcu.org  
Phone: 208-746-7233  
Fax: 208-746-0426

For additional information on COPPA protections, you can also visit the Federal Trade Commission's website at: <http://www.ftc.gov/opa/2012/12/coppa.shtm>.



Our focus is your future.

• LEWISTON •  
1626 17<sup>th</sup> Street Lewiston, ID  
208.746.7233

• CLARKSTON •  
1451 15<sup>th</sup> Street Clarkston, WA  
509.780.4120

• OROFINO •  
234 Johnson Ave Orofino, ID  
208.476.5112

lewisclarkcu.org | Facebook icon



## Lewis Clark Credit Union Privacy Notice

<b>FACTS</b>	<b>What does Lewis Clark Credit Union do with your personal information?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Lewis Clark Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lewis Clark Credit Union Share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes —</b> to offer our products and services to you	NO	NO
<b>For joint marketing with other financial companies</b>	NO	NO
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	NO	NO
<b>For our affiliates to market to you</b>	NO	NO
<b>For non-affiliates to market to you</b>	YES	YES

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Lewis Clark Credit Union
<b>What we do</b>	
<b>How does Lewis Clark Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We have established internal security controls, including physical, electronic, and procedural safeguards to protect the information you provide us and the information we collect about you.

<b>How does Lewis Clark Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <b>For example, our shared branching company is owned by us and hundreds of other credit unions and enables us to be able to provide shared branching services to you.</b>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <b>For example, CUNA Mutual Group is a financial company that provides insurance products for credit unions and their members such as life insurance, credit life and disability insurance on loans and other products.</b>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <b>Our joint marketing partners include an insurance company.</b>
<b>To Limit Our Sharing</b>	If you have an online access password, visit us online, logon and choose the opt-out secure form, complete and submit it, OR mail the form below. <b>Please note:</b> If you are a new member, we can begin sharing your information from the date that you open your account and receive this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can use the opt-out secure form on the web at <a href="http://www.lewisclarkcu.org">www.lewisclarkcu.org</a> or return the form below to limit sharing. <b>For questions, please call us at (208) 746-7233.</b>