



FIRST QUARTER – JANUARY 2020

“Trust In Tradition”

Announcing the 64th Annual Meeting



First Lincoln Federal Credit Union will hold their 64th Annual Meeting on **Thursday, April 16th, 2020** at Havelock Social Hall. A catered meal and entertainment will be provided, and we will also have several prize drawings. If you RSVP by April 11th, 2020 the cost will be \$5.00 per person with children 12 years of age and under free. After the deadline, the cost will increase to \$10.00 per person with children 12 years of age and under \$5.00 at the door. We hope to see you all there, as it is a great opportunity for us to mingle with and thank all of our **WONDERFUL** members!!!

New Mobile App



First Lincoln FCU will be rolling out a new mobile app on January 3, 2020. You can search for **First Lincoln Mobile Banking** or **First Lincoln FCU** on the App Store or Google Play. The new app will also allow you to do bill pay!! We are very excited and hope you enjoy all the new features.

Please delete the old app before downloading the new one—call if you encounter any issues during the transition.

Auto Loan Promotion



In the market for some new wheels? If you get an auto loan (new or used collateral) between **January 16th and March 31st, 2020** your name will be put in a *drawing to win a \$150.00 Visa gift card!!! That's right; one winner will be drawn in January, two in February, and two in March...for a grand total of five winners!!!

**With approved credit and new money ONLY—a refinanced auto loan already on the books does not qualify you for the gift card drawing.*

Mortgage Loan Partnership

The Credit Union has been working with Pivot Lending for a little over a year now and we couldn't ask for a better partnership in regards to our real estate loans—Dawn Zaller, with Pivot, is in the Credit Union office on Thursdays but is also available to answer questions throughout the week. If you are in the market to purchase a home, refinance your current mortgage, or even do a cash-out refinance Pivot can help. If you are considering a home equity fixed rate loan or a home equity line of credit (HELOC) to help with expenses or just to have access to a line of credit at a better rate than a credit card, then come see us—you never know when you might have an unexpected emergency, a remodeling project, large expenses (i.e.: tuition), or the need to consolidate debts—Dawn, along with our loan officers want to help with these types of needs too...just call and ask!!



UPCOMING HOLIDAYS—SORRY WE'RE CLOSED:

**Monday, Jan. 20th – Martin Luther King Jr. Day Monday,
Feb. 17th – Presidents Day**

Staff Meeting every 4th Tuesday of the month (CU opens @ 9 a.m.)

*Spring Forward 1 Hour – Day Light Savings Time Begins March 8th

Office Hours and Inclement Weather

Normal office hours are Monday-Friday 8AM to 5:30PM & Saturday 8:30AM -12:30PM and our drive-thru stays open until 6PM on Fridays. If there happens to be inclement weather (i.e.—snow and/or ice) will we try to get here as soon as possible but please call first to ensure staff members have arrived at the Credit Union safely. In the event that we would ever need to close the Credit Union early, we ask for your understanding, as we strive to keep our staff and our members' safety a priority.

First Lincoln FCU Staff Members

Cathy Maestas Graham—President
Peggy Coffey—Member Services/CD's
Sheena Hobbs—Ach/Payroll
Kent Marshall—Loan Officer

Deb Esch—Vice President
Josh Scribner—Loan Officer
Fran Nguyen—Collections
Elliott Kosmicki—Member Services

Board Members

Ken Sabata—Chairman
Phillip Liescheski—Vice Chairman
Gary Anderson—Treasurer
Lloyd Weathermon—Secretary
David Clark—Membership

Supervisory Committee

Ed Sabata—Chairman
Phillip Liescheski—Member
Robert Mahlman—Member

IMPORTANT TAX MESSAGE

**Save your 2019 end of year statement for 2019 tax purposes!!!
FIRST LINCOLN FCU will be using your December 2019 statement as your
substitute 1099 Interest Statement, as allowed by law.**

**FIRST LINCOLN FCU Federal ID: 47-0431437 State ID: 000794333
Making a Direct Deposit? Here is our Routing Number: 304982439**

