



## What is Financial Literacy, and Why Do We Do What We Do for Our Members?

*LCCU Team*

At LCCU, we believe that financial literacy is more than just understanding numbers—it's about empowerment, confidence, and building a future with purpose. Financial literacy is the ability to understand and effectively use financial skills, including budgeting, saving, investing, and managing debt. But to us, it's also about helping our members feel secure, capable, and supported every step of the way.

We do what we do because we truly care. Our members are more than just account holders—they're part of a community we're committed to seeing grow and thrive. That's why we dedicate ourselves to educating our members on the value of finances. We want to equip you with the tools and knowledge to make informed decisions and take control of your financial journey.

When you succeed, we succeed! LCCU is proud to host upcoming financial literacy classes designed to help you gain the confidence and understanding you need. These classes are a reflection of our commitment to your growth, and we hope you'll join us.

The link to register will become available as the class opens, and we encourage you to take part. Whether you're just starting out or looking to expand what you already know, these classes are for you—because your progress matters to us.

## Happy Mother's Day to all the incredible Moms!

We're celebrating YOU this Sunday! Stop by the Credit Union Station to explore our amazing products and services – and while you're there, enter for a chance to WIN an exciting prize!



- May 18, 2025 (Sunday) - Financial Literacy for Teens
- June 14 (Saturday) - Financial Literacy for Adults/ Annual Meeting
- June 29 ( Sunday)- Financial Literacy for Dreamers
- September 13 (Saturday) - Financial Literacy for Adults

# Auto Loan Calculator

Most car shoppers don't know exactly what they want when shopping. But many do have a general idea of how much they can afford to spend each month. If you're one of those shoppers who want to look at different scenarios, scan the QR code.

Get pre-approved for your next auto loan by completing a loan application at [www.lightcommercecu.org](http://www.lightcommercecu.org). We will work with you through the entire process



# 5 WAYS TO KEEP YOUR BANK ACCOUNT SAFE!

1. **Use Strong, Unique Passwords**- Avoid simple Passwords like "123456" or "password." Never reuse passwords across different accounts.
2. **Enable Multi-Factor Authentication**- Always turn on MFA. This adds an extra layer of protection by requiring a second form of verification.
3. **Beware of Phishing Scams**- Never click on suspicious links in emails or texts claiming to be from your bank.
4. **Keep Your Devices Updated & Protected**- Always update your phone, tablet and computer software.
5. **Regularly Monitor Your Accounts**- Check your banking transactions often. If you suspect FRAUD, contact us IMMEDIATELY!



ON MAY 1<sup>ST</sup> ALL MEMBERS WILL NEED TO UPDATE THEIR MOBILE APP!

## CO-OP ATM



Now you can get cash surcharge-free at more ATMs than ever. Our members can visit any of nearly 30,000 ATMs that display the CO-OP logo. So whether you're across town or far from home for work or pleasure, you're never far from your money. You can also make deposits at nearly 9,000 branches. Never pay a surcharge at participating locations. Locate an ATM wherever you are— through any of our easy locator tools, including phone, mobile app, text messaging, or the Internet.

For texting - Text zip code to 91989

For telephone - Call 1-888-748-3266

Internet - [www.co-opatm.org](http://www.co-opatm.org)

Mobile app - Download app at App Store or Google Play

## INTRODUCING IDCHECK

Shared Branch is now easier and more secure!

IDCheck offers a seamless and secure way to verify your identity in-branch, helping to ensure your account remains protected from unauthorized access.

Securely verify your identity with IDCheck

- STEP 1 Scan the QR code below with your smart device or visit [verify.coop.org](http://verify.coop.org).
- STEP 2 Select your credit union's name from the drop-down list.
- STEP 3 Enter your member # and the last 4 digits of your social security number.
- STEP 4 Upload a photo of your ID and take a selfie. Tip: Save your validation for an even quicker experience next time!
- STEP 5 Show your one-time passcode to the teller.

Passcode valid for 20 minutes

