MEMBER NEWSLETTER

Have you ever wanted to be a credit union board member?

President's Message

"The credit union difference of one member, one vote in the election process of our board of directors and in directing the overall operation of your credit union keeps the credit union under the control of its membership."

Chris Loseth, President & CEO

Credit union board members play a vital role in the operation of our financial cooperative. Our credit union is a democratically controlled cooperative owned by our members.

The credit union difference of one member, one vote in the election process of our Board of Directors and in directing the overall operation of your credit union keeps the credit union under the control of its membership.

Our not-for-profit financial cooperative has a 9-member Board of Directors with board members being elected from our membership at our Annual Business Meeting. Our next Annual Business Meeting will be held Thursday, January 28th, 2027.

We will be electing three board members in 2027 for 3-year terms. Our Board of Directors meets on the third Wednesday of each month for board meetings, holds quarterly committee meetings, and has several training opportunities throughout the year. Board members participate in training to stay ahead of the ever-changing financial world.

Now is the time for members interested in serving on the Board of Directors and becoming part of our board election process to act. Potential board member candidates' names are forwarded to our Board Nominating Committee for their evaluation. If you would like to be considered for nomination as a board member candidate, please contact P1FCU in writing with a short biography no later than Friday, August 21st, 2026.

We will conduct a pre-board orientation session at 5:00 p.m. on Monday, September 14th, 2026, for those interested in becoming board members to provide information about board duties, expectations, and responsibilities which will help decide if volunteering on our board is of interest. Participation in the pre-board orientation session is a mandatory requirement to be considered as a candidate by our board members who serve on the Nominating Committee.

Please address your letter to:

Nominating Committee Chair

Potlatch No.1 Financial Credit Union

PO Box 897

Lewiston, Idaho 83501

or call me at 208-746-8900, extension 2101, or 800-843-7128 for further information. We encourage you to consider being a candidate for our volunteer Board of Directors.

Save the Date

Deadline

Board Candidate Nominations

August 21, 2026

Submit your biography in writing to P1FCU for consideration.

Branch Closure

Labor Day

September 7, 2026

All branches of P1FCU will be closed in observance of Labor Day.

Branch Closure

Columbus Day

October 12, 2026

All branches of P1FCU will be closed in observance of Columbus Day.

What's New?

Catch Fraud Early

Do you have account alerts set up on your accounts? Account alerts are customizable notifications you can receive via text, email, or app push notifications from your financial institution, sent to inform you of account activity. These real-time notifications can help you spot suspicious activity quickly and act before damage is done.

Scammers act quickly and rely on timing, hoping their victims don't notice the fraudulent transactions until it's too late. By setting up alerts, it takes that advantage away. Examples of alert types include debit and credit card transactions, login alerts, your daily account balance, and automatic deposits and withdrawals.

Turning on your alerts inside of P1FCU's Digital Banking is easy. Be sure your contact information is up to date, so you receive alerts and security notifications when you need them. By utilizing real-time notifications, you can stop fraudsters in their tracks. If you need help setting up alerts, reach out to a member service representative or visit your local branch today.

Read our Blog for more Tips & Tricks

Meet Our Financial Translator

Have you ever heard a financial term and wondered what it meant? We know that financial language can be confusing and hard to follow, but we are here to break it down and help it make sense with our new campaign, P1FCU Financial Translator.

Our financial translator can help with common, and sometimes confusing, financial terms into plain language that is easier to understand and actually makes sense. For example, the word "amortization" may be defined as a financial technique used to distribute the cost of an intangible asset or loan over time. Not sure what that means? We'll translate it for you. Amortization is a loan paid back through regular monthly payments over time.

Be on the lookout for videos, social content, and educational resources as we break down financial terms into simpler meanings. We are here to help guide you through financial topics and make things easier to understand. Because, at P1FCU, we speak your language.

Meet Our Financial Translator

We're Celebrating Branch Anniversaries

We're proud to have served our members for over 85 years. Our focus has always been helping our members reach their financial goals, and our mission has stayed the same. We build stronger communities with member-driven service and modern financial solutions while continuing our tradition of trust.

This summer, multiple branches are celebrating milestone anniversaries. Our Culdesac branch celebrated its 20th anniversary in June. This month, our Athol branch marks its 5th year, and our Moscow branch celebrates 25 years of serving the community. You can join in the celebrations at both our Athol and Moscow branches and find more information on our Facebook page.

As we celebrate these anniversaries, we're grateful for the members, employees, and communities who have been a part of our story. We look forward to continuing to serve you and your communities for many years to come.

Quarter End Financials

	3/31/2025	3/31/2026	% Increase
Shares	$1,856,234,292	$1,870,933,494	**0.8%**
Loans	$1,751,047,004	$1,717,413,191	**-1.9%**
Total Assets	$2,102,483,695	$2,154,680,284	**2.5%**
Members	127,660	127,755	**0.07%**

Financial Literacy Tools

BASECAMP
Start on the right path.

NMLS ID# 527990

EQUAL HOUSING OPPORTUNITY

NCUA