



MEMBER NEWSLETTER

## 2026 Annual Business Meeting

President's Message

**"We are preparing for the 2026 Annual Business Meeting, which will be held at 6:00 p.m. on Thursday, January 22nd, 2026, at the P1FCU Administration Center, located at 1025 Warner Avenue in Lewiston, Idaho."**



**Chris Loseth, President & CEO**

We are preparing for the 2026 Annual Business Meeting, which will be held at 6:00 p.m. on Thursday, January 22nd, 2026, at the P1FCU Administration Center, located at 1025 Warner Avenue in Lewiston, Idaho. The 4th quarter newsletter you will receive in January 2026 will have all the updated Annual Business Meeting information.

The Board of Directors has approved board candidates submitted by our Board Secretary after the approval of the slate of candidates by our Board Nominating Committee. The credit union's bylaws permit nominations for vacancies by petition signed by 1% of the members, with a maximum of 500 member signatures. The election will not be conducted by ballot, and there will be no nominations from the floor when there is only one nominee for each position to be filled. Nominations by petition will be accepted until December 12th, 2025, in accordance with our bylaws. You can contact me at the credit union for further information about this process.

The Board Nominating Committee of P1FCU has nominated the following 3 candidates for 3-year terms:

**Wanda Keefer** - Wanda graduated magna cum laude with a BA in Accounting from Carroll College and obtained her Master's in Public Administration from the University of Montana. She is a Certified Public Accountant. Wanda is the former Port Manager for the Port of Clarkston, previously holding the position of Executive Director of the Clearwater Economic Development Association, with much experience in economic development. Wanda served as a Zions Bank Regional Advisory Committee member for 13 years and has 2 years of experience working as a credit union Teller/Savings Representative.

**Brett Kinzer** - Brett Kinzer is the owner and operator of Kinzer Air Heating and Cooling in Lewiston. He wears many hats in the day-to-day operations of his business. Brett enjoys helping people, and that is a big part of his business's success. Brett farmed with his family outside of Craigmont before starting his heating and cooling business. He moved to Lewiston to attend Lewis-Clark State College where he graduated with two vo-tech degrees and a business degree. Brett enjoys many of our area's outdoor recreational opportunities with his wife and their four sons.

**Kyle Morscheck**-Kyle has much experience managing his own business and brings those values to our Board. Kyle owns and manages a 4th-generation farm near Genesee, Idaho. He studied information systems in college. Kyle enjoys traveling with his

wife Stephanie and his 3 children and being involved in the community by contributing to organizations such as the Holy Family School, the Boys and Girls Club, Clarkston High School Booster Club, and youth sports and activities in the LC valley is the past President of the Pacific Northwest Direct Seed Association and is a member of The Executive Program for Agriculture Producers. Kyle has experience managing his own business and brings that perspective to the Board.



I look forward to seeing you at our 88th Annual Business Meeting.

# Save the Date

## Branch Closure

# Columbus Day

October 13, 2025

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

## Branch Closure

# Veterans Day

November 11, 2025

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

## 88th Annual

# Business Meeting

January 22, 2026

P1FCU Administration Center, 1025  
Warner Avenue, Lewiston.

## What's New?



# Join us at our Vandal Tailgates

It's time for the third season of Vandals Football at the P1FCU Kibbie Dome! We'll be at every home game with games, opportunities to win prizes, and other fantastic giveaways. We hope we'll see you there while we cheer on the Vandals.

Go Vandals



## Don't fall for credit repair fraud

Most Credit Repair companies are fraudulent. Remember, it is always best to consult with a financial adviser or banking professional when making the effort to repair your credit.

Consider a Credit Builder Loan to work on improving your credit without taking on risky debt.

## Learn about Credit Builder Loans



# Celebrating Branch Anniversaries

This past quarter, we celebrated the 5th anniversary of our Brewster, Cle Elum, and Osburn branches. We also celebrated fifteen years in Pullman, our Post Falls Branch celebrated 20 years, the Warner Branch celebrated 25 years, and the Southway Branch had its 30-year celebration. Thank you for making us part of your communities. We're committed to serving you for many more years to come.

# Quarter End Financials



	6/30/2024	6/30/2025	% Increase
<b>Shares</b>	\$1,881,817,900	\$1,829,883,381	<b>-2.8%</b>
<b>Loans</b>	\$1,777,760,011	\$1,785,338,426	<b>0.4%</b>
<b>Total Assets</b>	\$2,186,013,003	\$2,129,539,665	<b>-2.6%</b>
<b>Members</b>	127,253	128,379	<b>0.9%</b>

## Financial Literacy Tools



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