

MEMBER NEWSLETTER

You're not a transaction. You're the reason we exist.

President's Message

" 'Members over transactions' isn't a tagline—it shows up in decisions. Returning value through better rates and fewer fees. Investing in our local communities—not distant shareholders. Hiring people who do what's right, even when it's harder. When we succeed, you succeed."



Chris Loseth, President & CEO

In this fast-paced life we are in there is lots of noise and news coming at all of us from many directions. I want to just be direct. Too much of today's financial industry has lost its way. Many financial institutions have turned relationships into algorithms. Customers into data points. Service into a sales funnel. The goal? More transactions. More fees. More profit—often at your expense.

That's not who we are at P1FCU. And it never will be. At P1FCU, there are no outside shareholders demanding higher returns every quarter. There's just you—the member.

So, when we visit with you, we're not asking, *"How do we make money on this transaction?"* We're asking, *"What's the right move for this member?"*

Not long ago, a member from the Lewiston–Clarkston Valley came to us after being turned down elsewhere. He wasn't a bad risk. He was a real person with a real story—seasonal income, a few past challenges, and a goal: to refinance and get back on stable footing for his family.

Another institution saw a file and said "no." Our staff saw a member. Instead of pushing him aside, we sat down, looked deeper, and built a plan. It took more time. It wasn't the easiest path. But it was the right one. Today, he's back on track—payments under control, stress reduced, and a future he can actually plan for. That's not a transaction. That's what it means to stand with someone. Anyone can approve a loan. Anyone can process a payment.

But not everyone is willing to tell you *not* to take on debt when it's not in your best interest. Spend the time to understand your full financial picture. Stand with you through setbacks—not just successes. We do. Because we're not here for the quick win—we're here for your lifetime.

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If you want a place that treats you like a number, there are plenty of options. If you want a financial partner that knows your name, fights for your financial future, and leads with integrity, then you belong here at P1FCU.

Credit unions were built on people helping people. At P1FCU, that's not a slogan—it's a promise. We will never sacrifice our members for transactions. Not now. Not ever.

You're not a transaction. You're the reason we exist.

Save the Date

Branch Closure

Memorial Day

May 25, 2026

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

Branch Closure

Juneteenth

June 19, 2026

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

Branch Closure

Independence Day

July 4, 2026

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

What's New?



Keep Your Debit Card Fraud Free

Debit cards are convenient and make purchasing items quick and seamless, but they also require vigilance to protect your finances. Monitoring your account for fraudulent activity is an essential step in keeping your finances safe.

Inspect accounts regularly, look for unauthorized transactions, and set up account alerts for real-time updates. Be



Welcome to Better Digital Banking

Our new Digital Banking is here! We are excited to provide a new platform with a modern design, easier navigation, and a more convenient experience. With this new platform, we can provide new features, stronger security, and an improved layout that is easier to navigate.

One new feature that members are excited about is Card Control. Being



Financial Fitness with Billy Jeffrey

Basecamp is the monthly email newsletter that we send to our subscribers! Each month, you can receive free tips and strategies to improve your financial well-being and insight into resources you have as a P1FCU member.

In our most recent edition, we sat down with Billy Jeffery, longtime owner of GNC in the Lewiston Center Mall, and

cautious of recurring payments and reservations, and check ATMs and card readers for tampering.

If you believe your debit card has been lost, stolen, or see fraudulent transactions on your account, contact your financial institution and lock your card. Your financial institution will provide you with a new debit card and can also help you dispute any fraudulent charges on your account.

[Read our Blog for more Tips & Tricks](#)

able to manage their cards in the app is a positive addition and puts debit card control in the hands of members. With the modern design and cleaner layout, members are finding it easier to navigate.

If you want to learn more about our new Digital Banking and see why our members are enjoying the upgrade, check out our Digital Banking page on our website. We are excited to bring this upgrade to our members and to provide better banking, right where they are.

[Learn about New Digital Banking](#)

the driving force behind the mall's recent revival. From opening his first business at just 20 years old to helping reimagine what the mall can be for the Lewis-Clark Valley, he shares how goal setting, discipline, and a clear vision have guided every step of his journey.

His story and his approach to finances can be tied to anyone's financial journey. As with our Basecamps, we aim to share real experiences and practical insights that help our members feel more confident in their own financial journey. Wherever you find yourself with finances, there is something here for you.

[Read the Full Basecamp Newsletter](#)

Quarter End Financials

	12/31/2024	12/31/2025	% Increase
Shares	\$1,871,060,865	\$1,848,368,013	-1.2%
Loans	\$1,759,400,798	\$1,727,176,323	-1.8%
Total Assets	\$2,111,687,215	\$2,134,025,048	1.1%
Members	127,873	127,567	-0.24%

Financial Literacy Tools

BASECAMP
Start on the right path.

