

Photo courtesy of Shane, Nez Perce County ID

P1FCU Member Matters

Full Steam Ahead into 2019

PRESIDENT'S MESSAGE



Chris Loseth
President & CEO

Time is moving along, and your credit union is moving along with the times. 2018 has been a great year for your credit union. P1FCU is finishing up our 81st operational year and moving along to our 82nd. We have been working on many different

projects and programs this year and will continue into 2019 with some greatly enhanced offerings for our members.

We developed a P1FCU Checking Suite this fall that includes P1FCU Prime Checking, P1FCU Preferred Checking and P1FCU PowerPlus Checking. Each of these options includes free debit cards, free online billpay, free mobile banking and free online banking. These accounts also include MobiMoney that allows you to control your debit card from a mobile app which reduces your chances of fraud. Mobile Remote Deposit has also been added for all members, which allows you to deposit checks anywhere, anytime just by taking a photo of your check.

Our checking accounts have the features and benefits that are top of class in the marketplace and second to none in security, efficiency, and convenience. With P1FCU Preferred Checking or P1FCU PowerPlus Checking, members also enjoy the value of Bazing which offers beneficial products and services for a low

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monthly cost. Usage of these products and services negates any costs as the value of the benefits are extensive and helpful in our members' daily financial lives.

Our staff is working to enhance and improve our Member Service Experience through research into each phase of our operations to make sure we are meeting the needs of our members along their member journey and their use of our

products and services. Our goal is to remain member focused. We will be engaging our members during 2019 along this journey to create member satisfaction across our delivery channels.

We are working on a core software platform conversion that is planned for September of 2019. This will greatly increase member service levels and allow us to keep growing in our ability to help our members enhance their financial lives.

Demand for credit union services is high and we are happy to be able to meet these growing needs of current and future members. We will be opening a branch office in Colfax, Washington in January of 2019 and are currently building a branch office in Rathdrum, Idaho that will be open in the Spring of 2019.

Our staff, management, and volunteers are humbled by your trust placed in P1FCU over the last 81 years and we will continue to work hard to keep that trust.

Chris Loseth

Chris Loseth
President & CEO

PowerPlus

We reward your relationship

A full package of all our very best benefits plus our best checking rate.

Preferred

Benefits you'll use

Discounts, extra protection against life's mishaps, and cash back!





Prime

Just the basics

All the checking features you know and love, now with added fraud protection.

To learn more about our new checking suite, visit p1fcu.org/checking

Save the Date

-  Branch Closure - New Year's Day
Monday, January 1, 2019
 All branches of P1FCU will be closed in observance of New Year's Day.
-  Branch Closure - Martin Luther King Day
Monday, January 21, 2019
 All branches of P1FCU will be closed in observance of Martin Luther King Day.
-  Annual Business Meeting
Thursday, January 31, 2019
 Attend to hear how P1FCU performed financially throughout 2017.
-  Branch Closure - Presidents Day
Monday, February 18, 2019
 All branches of P1FCU will be closed in observance of Presidents Day.

QUARTER END FINANCIALS

	9/30/2017	9/30/2018	% INCREASE
SHARES	\$876,332,439	\$976,220,142	11.4%
LOANS	\$860,273,184	\$942,173,442	9.5%
TOTAL ASSETS	\$973,870,980	\$1,081,716,494	11.1%
MEMBERS	83,826	87,307	4.2%

Annual Business Meeting

JAN. 31, 2019 6:00PM

1025 WARNER AVE, LEWISTON

P1FCU ADMINISTRATION CONFERENCE CENTER

Join us for a night of reflection on the past year at P1FCU. We will discuss the credit union's financial performance, and hear from the Board of Directors. Refreshments are provided and there will be giveaways!

The Next Step on Our Adventure

Colfax Branch Opening in 2019

Colfax, Washington will be the home of a new P1FCU branch, opening early in 2019. The building is located on Main Street and will have three teller stations, an office, a member service desk, and a drive thru to serve our members of Whitman County and surrounding areas. The branch will be our fourth in Washington, giving us a total of 17 P1FCU branches. Although an opening date is to be determined, branch manager Anne Ellithorpe McRae looks forward to serving our members in Colfax.



Anne Ellithorpe McRae
Colfax Branch Manager



Wrapping Up Another Season of Giving

As 2018 came to a close, so did our Season of Giving. This year we kicked off a new tradition. Many deserving families received full turkey dinners just in time for the holidays. We spent time ringing the bell for The Salvation Army, packing food bags for the Idaho Food Bank, and wrapping presents for Toys for Tots. We also collected food, toys, coats and money or donation to local organizations. Thank you to those who contributed as the holiday season is the perfect time to give back!



BRANCH LOCATIONS

Bonnors Ferry

6673 Main St
Bonnors Ferry, ID 83805

Clarkston

1301 Highland Ave
Clarkston, WA 99403

Clarkston *Inside Walmart*

306 Fifth St
Clarkston, WA 99403

Colfax *Opening Soon*

505 S Main St
Colfax, WA 99111

Culdesac

806 Phinney St
Culdesac, ID 83524

Grangeville

908 West Main St
Grangeville, ID 83530

Hayden

200 W Honeysuckle
Hayden, ID 83835

Lewiston *Orchards*

1015 Warner Ave
Lewiston, ID 83501

Lewiston *Southway*

654 Southway Ave
Lewiston, ID 83501

Mortgage and Business Services & Administration Center

1025 Warner Ave
Lewiston, ID 83501

Moscow

828 W Pullman Rd
Moscow, ID 83843

Orofino

1167 Michigan Ave
Orofino, ID 83544

Ponderay

476864 Highway 95 N Suite D
Ponderay, ID 83852

Post Falls

3031 E Mullan Ave
Post Falls, ID 83854

Post Falls Lending Center

3095 E Mullan Ave Suite 500
Post Falls, ID 83854

Pullman *Inside Walmart*

1690 SE Harvest Dr
Pullman, WA 99163

St. Maries

101 E College Ave
St. Maries, ID 83861



30,000 SURCHARGE FREE
ATM'S NATIONWIDE



7,000 LOCATIONS
NATIONWIDE