

MEMBER NEWSLETTER

2027 Annual Business Meeting

President's Message

"We are preparing for the 2027 Annual Business Meeting which will be held at 9:00 a.m. on Thursday, January 28th, 2027, at the P1FCU Administration Center located at 1025 Warner Avenue in Lewiston, Idaho."



Chris Loseth, President & CEO

Join Us 89th P1FCU Annual Business Meeting

January 28, 2027 • 9 AM

P1FCU Administration Center, 1025 Warner Avenue, Lewiston.

We are preparing for the 2027 Annual Business Meeting which will be held at 9:00 a.m. on Thursday, January 28th, 2027, at the P1FCU Administration Center located at 1025 Warner Avenue in Lewiston, Idaho. The fourth quarter newsletter you will receive in January of 2027 will have any updated Annual Business Meeting information.

The Board of Directors has received the slate of board candidates submitted by our Board Secretary after the approval of the 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 five-hundred-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 11th, 2026, 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:

Michelle Bly - Michelle was elected to the Board of Directors in 2021 and serves on the Executive Committee as our Board Secretary. Michelle is a Professional Community and Economic Developer (PCED), a Certified Planner (AICP), and a business owner. Michelle's experience includes 30 years of experience working with rural communities on procuring and administering funding for infrastructure projects. Michelle was recently appointed as a Port of Lewiston Commissioner and enjoys her work with the Port to promote economic development in the region. Michelle is detailed, organized, understands board protocol, and thoroughly thinks through issues. Michelle has served in leadership roles on several boards and not only understands the need for diplomacy and efficiencies in leadership but puts that understanding into practice.

Tara Leer - Tara was elected to the Board of Directors in 2011 and serves on the Executive Committee as our Board Vice Chair. She has earned the Certified Credit Union Board Member Designation from Americas Credit Unions, our National Credit Union Association, and is an active credit union advocate. Tara has served at the national level on Americas Credit Unions' Volunteer Leadership Committee as well as their Director Advisory Board. She has also been a panelist at the Americas Credit Unions National Roundtable for Board Leadership, has contributed to a piece featured in Credit Union Magazine and has been a guest on The Americas Credit Unions News Podcast. She looks forward to the opportunity to continue to support both P1FCU and the credit union movement.

Tom Pfliger - Tom has served on the Board of Directors since 2003, serving on various Board Committees and has been our Board Chair, Vice Chair and Treasurer. Tom is also currently serving on the Supervisory Committee. Tom believes in the strength of P1FCU and recognizes the role members have played in the growth of P1FCU throughout the years. Tom is also supportive of the community involvement of P1FCU and staff, which adds to well-being of the communities we serve. Tom is semi-retired and has over 35 years in the healthcare field with 22 years at St. Joseph Regional Medical Center and spent 13 years as an Administrator in Assisted Living. Tom welcomes new members and looks forward to helping meet the needs of all members of P1FCU.

I look forward to seeing you at our 89th Annual Business Meeting.

Save the Date

Branch Closure

Columbus Day

October 12, 2026

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

Branch Closure

Veterans Day

November 11, 2026

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

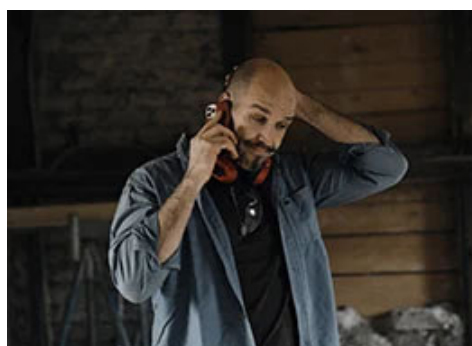
89th Annual

Business Meeting

January 28, 2027

P1FCU Administration Center, 1025 Warner Avenue, Lewiston.

What's New?



Stop law enforcement scams in their tracks

Protecting our members from financial scams is a top priority at P1FCU. It's important to stay informed and stay aware of trending scams. We recently spoke with the Crime Prevention Office in Walla Walla, Washington to stay up to date on scams reported in the area.

The most reported scam is the Law Enforcement Scam. This scam occurs when a criminal impersonates a police officer, federal agent, or court official who tries to steal money or personal information from victims. This scam has been reported multiple times, as scammers use urgency and fear to persuade potential victims that they have unpaid fines. To avoid a warrant, they demand payment through Apple Pay or gift cards.

Thankfully, people are recognizing warning signs when they receive calls like this. Rather than continuing a conversation with the scammer, they hang up and call to report it. If you receive a suspicious call or message, remember to slow down, don't send any money, and always verify. Never hesitate to reach out to your financial institution with questions. Find out what other scams are trending by visiting p1fcu.org/blog, and find more financial tips and tricks.

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



Earn a little more with Ascend Checking

Have you ever thought of what you could do with a little more? Maybe it's a little more for coffee with a friend. A little more room in the budget for dinner after a busy day. A little more to put towards a weekend adventure, a special celebration, or simply enjoying those small moments that can mean so much.

At P1FCU, we believe that your checking account should do more, too. That's why we offer our free Ascend Checking Account. With Ascend Checking, you can earn monthly dividends, giving your money a chance to earn a little more back for you. And sometimes, a little more can add up to a lot.

Visit p1fcu.org/ascend to learn more about our Ascend Checking Account and how you can earn a little more. Because when you're doing more with your life, your checking account should be doing more for you.

[Open an Ascend Checking Account](#)



Do you know a Champion for Change?

At P1FCU, serving our communities is at the heart of what we do. Since 2020, we have run our Champions for Change campaign, in which community members can nominate an organization making a positive impact in the areas it serves.

Once an organization has been chosen, we help them fundraise and match up to \$3,000 of funds raised for them. Last year, one of our Champions for Change was Jenna, the co-founder of Silver Valley Care in Osburn, ID. Her organization is a nonprofit dedicated to supporting and promoting mental health in the community. Other organizations have included Twin Rivers United Child Advocacy Center in Lewiston, the Animal Rescue Foundation in Grangeville, and Selkirk Outdoor Leadership & Education in Sandpoint.

There are so many organizations making a difference in our communities. Is there an organization you'd like to nominate for this year's Champion for Change? Visit p1fcu.org/champions to nominate an organization and help us recognize a local organization making a difference.

[Nominate a Champion for Change](#)

Quarter End Financials

	6/30/2025	6/30/2026	% Increase
Shares	\$1,829,883,381	\$1,844,347,382	0.8%
Loans	\$1,785,338,426	\$1,763,448,403	-1.2%
Total Assets	\$2,129,539,665	\$2,157,360,382	1.3%
Members	128,379	128,448	0.05%

Financial Literacy Tools



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