

80 YEARS OF ADVENTURE WITH P1FCU



Changing Seasons and Upcoming Opportunities

PRESIDENT'S MESSAGE



Chris Loseth
President & CEO

Summer has passed and fall is upon us with cooler temperatures and clear skies without the smoke of the summer forest and range fires. We have been celebrating our "80 Years of Adventure" this year after reaching this great milestone.

We are now moving to our Season of Giving starting in November and we are promoting our new P1FCU Checking Account Suite of Products. Please stay tuned!

We are also preparing for the 2019 Annual Business Meeting which will be held at 6:00 p.m. on Thursday, January 31st, 2019 at the P1FCU Administration Center located at 1025 Warner Avenue.

The Nominating Committee's approved slate of board candidates is listed below with their qualifications and biographical data. The credit union's bylaws permit nominations for vacancies by petition signed by 1% of the members with a maximum of 500 signatures. The current required member signatures of 1% of the membership is 500. Nominations by petition will be accepted until December 14th, 2018 in accordance with our bylaws. You can contact me at the credit union for further information about this process. An election will not be conducted by ballot when there is only one nominee for each board position to be filled. We will be electing 3 candidates for 3 year terms.

The Board Nominating Committee of

THE 2019 ANNUAL BUSINESS MEETING WHICH WILL BE HELD AT 6:00 P.M. ON THURSDAY, JANUARY 31ST, 2019 AT THE P1FCU ADMINISTRATION CENTER LOCATED AT 1025 WARNER AVENUE.

P1FCU has nominated the following individuals:

Holli Balmer - Holli is a Lewiston native and is married to Beau Balmer. They have 3 wonderful children. She is employed at Hot Shot Espresso where she enjoys making coffee, forming connections with customers and helping with the company's promotions and marketing opportunities. Holli and her family can often be found taking advantage of the vast outdoor recreations available in this region such as camping, hunting and boating. Her family enjoys attending local community events such as the NAIA tournament, the Nez Perce County Fair and the Lewiston Roundup as well as church activities. Holli is a proud Lewiston High graduate and Lewis-Clark State College Alumni. She has a bachelor's degree in business administration with focused studies on Human Resources this past May. Along with her family life, wrapping up her degree and working she is also a devoted livestock 4H leader. Her parents instilled in her siblings and Holli a sense of pride in donating time to causes they feel strongly about, and the 4H program is that, not only for her but her entire family. Holli

cares deeply about the valley and what it has to offer for various age groups and would be honored to serve on the board of directors for P1FCU.

Chris Martson - Chris has been with Clearwater Paper for 45 years. He is an electrician with the Pulp and Paper Division. He was awarded the Dora Maxwell Award in 2004 for completing 42 modules in the Credit Union National Association's Volunteer Achievement Program. He has served for 29 years on the Board of Directors and has held both Chair and Vice Chair positions. Prior to being on the Board of Directors he served on the former Credit Committee.

Doug Mushlitz - Doug is an attorney and partner in the Lewiston law firm of Blewett Mushlitz Hally, LLP, Idaho Construction Law Attorneys. Doug has practiced law for the past 33 years. Doug received his Juris Doctorate Degree from the University of Idaho College of Law in 1985. In addition, he received his Bachelor's Degree in Accounting and Business Administration from Idaho State University in 1982. He has served for 12 years on the Board of Directors and has held the Board Chair and Secretary positions in the past. Doug is married to Anne Mushlitz who is employed by Blewett Mushlitz Hally, LLP. They have two daughters, Allison and Morgan.

Sincerely,

Chris Loseth

Chris Loseth
President & CEO

Save the Date



Branch Closure - Columbus Day

Monday, October 8, 2018

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



Annual Business Meeting

Thursday, January 31, 2019

Attend hear how P1FCU performed financially throughout 2018.

QUARTERLY FINANCIALS

	6/30/2017	6/30/2018	% INCREASE
SHARES	\$847,731,209	\$942,979,994	11.2%
LOANS	\$816,159,413	\$936,864,057	14.8%
TOTAL ASSETS	\$944,705,074	\$1,047,832,759	10.9%
MEMBERS	82,534	86,504	4.8%

Introducing the new P1FCU Checking Suite

At P1FCU we are always researching the needs, and wants of our members. We have reevaluated our checking accounts and are proud to introduce the new P1FCU Checking Suite. Every member has unique needs which is why we have built 3 accounts to serve every lifestyle. We are excited to offer a new checking lineup that is bursting with benefits. Find your perfect fit today at p1fcu.org/checking.

nobody knows you, better than you.

PowerPlus <i>We reward your relationship</i>	Preferred <i>Benefits you'll use</i>	Prime <i>Just the basics</i>
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Life is better when you shred

(important documents to protect your information).

On October 18th we're celebrating International Credit Union Day's platinum anniversary and our own 80th year. In honor of this special occasion, we want to give back to our members by offering a free shred day. Bring in your unneeded sensitive documents to safely shred and stay to enjoy our celebration with treats and giveaways. The Lewis Clark Valley shred day will take place at the Warner branch with a shred truck from 10am to 3 pm and our Hayden, Post Falls, Bonners Ferry, Ponderay, Grangeville, Orofino, and Moscow branches will have extra shred bins. We are grateful for the opportunity to help improve the lives of our community members over the last 80 years and look forward to continuing our commitment to being the credit union difference.

An adventure that's worth your interest.

3.35% APY* 60 month share certificate**	3.15% APY* 36 month share certificate**	2.45% APY* 18 month share certificate**
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For complete list of rates, visit www.p1fcu.org • Federally Insured by NCUA

*APY - Annual Percentage Yield. Rates and terms subject to change without notice.
** Minimum balance requirements: The balance required to open this account is \$500.00. You must maintain a minimum average daily balance of \$500.00 in your account to obtain the disclosed annual percentage yield. Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity).

RATE INFORMATION: The dividend rate and the annual percentage yield may change every month. We may change the dividend rate for your account as determined by the Credit Union Board of Directors.



BRANCH LOCATIONS

Bonners Ferry

6673 Main St
Bonners Ferry, ID 83805

Clarkston

1301 Highland Ave
Clarkston, WA 99403

Clarkston *Inside Walmart*

306 Fifth St
Clarkston, WA 99403

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

