



Latah County- Courtesy of our Member Krystal

# P1FCU

# Member Matters

## Changing Seasons and Upcoming Opportunities

### PRESIDENT'S MESSAGE



**Chris Loseth**  
President & CEO

Our hot and smoky summer has passed and we are moving into fall with long awaited rain showers that have helped our skies return to their beautiful blue colors. As our thoughts turn to seasonal events we look forward to this great time of the

year and all the activities it will bring for P1FCU!

One of the items we are preparing for is the Annual Business Meeting of P1FCU which will be held at 6:00 p.m. on Thursday, January 25th, 2018 at the P1FCU Administration Center located at 1025 Warner Avenue in Lewiston, Idaho.

The Nominating Committee's board approved slate of board nominees 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. The current required member signatures of 1% of the membership is 500. Nominations by petition will be accepted until December 15th, 2017 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.

#### Board of Directors Candidates

The Board Nominating Committee of P1FCU has nominated the following individuals:

**VOTING WILL BE AVAILABLE  
IN OUR BRANCHES FROM  
MONDAY, JANUARY 8TH, 2018  
THROUGH FRIDAY, JANUARY  
19TH, 2018 AND AT THE  
ANNUAL BUSINESS MEETING**

**Randy Buttenhoff** - Randy was appointed to the board of directors in 2014 and a member since 1992. After studying Electronics Engineering, he owned and operated a computer company for 8 years on the Prairie in the 1990's. He married Nancy Seamans in 1994 and they have two children. Randy is the IT Director at Nez Perce County for the past 12 of his 19 years of employment. He was appointed in 2014 to serve on the Lewiston Clarkston Orofino USBC Association of Idaho board of directors and the IT Advisory Committee at LCSC.

**Tara Leer** - Tara was elected to the Board of Directors in 2011 and currently serves as Board Secretary. Tara's background is in marketing, where she left her position in 2013 to stay at home with her three young daughters. She has been a member of P1FCU since 1998. Since being elected, Tara has served as Board Secretary and Board Treasurer, has spoken as a panelist for the CUNA National Credit

Union Roundtable for Board Leadership, and was appointed last year to CUNA's Volunteer Leadership Committee. Tara is a University of Idaho alumnus and is a strong believer in community involvement; at present, she also serves locally on the Holy Family School Advisory Council and Distinguished Young Women of Clarkston Committee.

**Tom Pfliger** - Tom has served on the Board of Directors since 2003 and has been Chairman, Vice Chair and Treasurer. He has served on various Board Committees during his time on the Board. He is appreciates the support of the members and is proud of the dedication of P1FCU's employees to our members and communities. Tom is the Administrator/ Executive Director for Edgewood Spring Creek Assisted Living, previously serving as the Vice President, Professional Services and Marketing/Foundation Director at St. Joseph Regional Medical Center from January 1989 to August of 2011.

An important issue I would like to focus your attention on is the recent major data breach affecting consumers.

**Equifax Data Breach** - There has been much communication in the media regarding the Equifax data breach. This breach of the credit reporting agency has affected millions of American consumers. Many of our members have contacted us seeking some guidance on how to handle this issue with regard to their personal data that may have been accessed by those

## Save the Date



Branch Closure - Columbus Day

**Monday, October 9, 2017**

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



Annual Business Meeting

**Thursday, January 25, 2018**

Attend to vote and hear how P1FCU performed financially throughout 2017.

# QUARTERLY FINANCIALS

	6/31/2016	6/31/2017	% INCREASE
SHARES	\$769,072,539	\$847,731,209	10.2%
LOANS	\$715,014,076	\$816,159,413	14.1%
TOTAL ASSETS	\$859,363,632	\$944,705,074	9.9%
MEMBERS	76,917	82,534	7.3%

who stole information from Equifax. We recommend that members go to the Federal Trade Commission's Consumer Information page entitled "The Equifax Data Breach: What to Do" article and follow their guidance. The website address is <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>. There are step by step instructions to take to help protect your information from being misused and a link to frequently asked questions regarding the breach. Please take these steps to protect yourselves from potential harm from Equifax's breach.

Sincerely,



Chris Loeth  
President & CEO

**You can shred those statements now - no one needs to know you threw a party for your cat and 50 of his closest FURiends**

Stop by our free shred events:

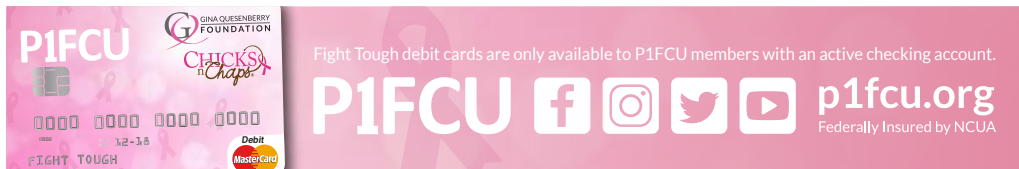
P1FCU Warner Branch  
1015 Warner Ave. Lewiston, ID  
Thursday, Oct. 19, 10am-3pm

P1FCU Post Falls Branch  
3031 E. Mullan Ave. Post Falls, ID  
Friday, Oct. 20, 11am-3pm







**Life is better when you shred**  
(important documents to protect your information).

No matter what you want today, tomorrow, or years from now – P1FCU can help. Our non-profit status allows us to return funds to you via better rates and fewer fees. Help us celebrate the dreams that credit unions support on October 19th for International Credit Union Day. Every branch will have a celebration with food and giveaways, and we will be hosting shred events in the LC Valley and North Idaho. The LC Valley shred day will take place at the Warner branch from 10-3 on October 19th, while the North Idaho shred day will take place at the Post Falls branch on October 20th from 11-3, the day following the ICU Day celebrations. We'll see you there!



Fight Tough debit cards are only available to P1FCU members with an active checking account.

**P1FCU**     [p1fcu.org](http://p1fcu.org)  
Federally Insured by NCUA

## New Beginnings in St. Maries

After months of hard work, our new St. Maries branch opened their doors on September 5th to continue serving our membership. The new branch, located just down the road from the previous location, now features an ATM and a drive-thru, as well as private office space and much more. Our members will now have better access to consumer, mortgage, and business lending needs with this expanded facility. We hope you enjoy our new location!

**P1FCU**

[p1fcu.org](http://p1fcu.org)



## 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

**Culdesac**  
509 Main 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

[CO-OPCREDITUNIONS.ORG/LOCATOR](http://CO-OPCREDITUNIONS.ORG/LOCATOR)