

Photo courtesy of Marcia, Whitman County WA

P1FCU Member Matters

A Season of Growth

PRESIDENT'S MESSAGE



Chris Loseth
President & CEO

I would like to thank our members for your wonderful support while we converted our core computer operating system over Labor Day weekend. Our last core conversion was done in 1995 and we are looking forward to

all the opportunities our new system has for product and service enhancements for our members. Our staff worked very hard the last 12 months preparing for the conversion. We are excited to serve you with the many new features and benefits our new core system has that will allow us to expand to meet members' needs.

We are preparing for the 2020 Annual Business Meeting which will be held at 6:00 p.m. on Thursday, January 30th, 2020, at the P1FCU Administration Center, located at 1025 Warner Avenue in Lewiston, Idaho.

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. Nominations by petition will be accepted until December 13th, 2019, 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 members and we will be electing 3 candidates for 3-year terms.

Jame` Davis- Jame` is a native Idahoan and proud LHS and LCSC Alumni. Jame` is the President and CEO for the Post Falls Chamber of Commerce and brings a strong background in economic

development, business administration, and public service. She is passionate about improving her community for future generations. Jame` is involved with many organizations, including serving as a commissioner for the Post Falls Urban Renewal Agency, Board member for Idaho Public Television, Regional Council member for Make-A-Wish Idaho, and is Public Relations Chair for the Rotary Club of Post Falls.

WE ARE PREPARING FOR THE 2020 ANNUAL BUSINESS MEETING WHICH WILL BE HELD AT 6:00 P.M. ON THURSDAY, JANUARY 30TH, 2020, AT THE P1FCU ADMINISTRATION CENTER, LOCATED AT 1025 WARNER AVENUE IN LEWISTON, IDAHO.

Tod Dickeson- Tod is a Lewiston native and an alumnus of the University of Idaho with degrees in Production Operations Management and Human Resource Management. Tod spent three years with Hewlett-Packard in Boise before returning to Lewiston and is now the owner of the family business, Bob's Garage Doors. Tod is an active supporter of the Boys and Girls Club, Community on Call, Jackson's Pay It Forward Foundation, and many local youth sporting events. Tod has served on the Board of Directors since 2013 and currently serves as the Board Chair and has earned the Certified Credit Union Board Member Designation.

Wanda Keefer- Wanda graduated magna cum laude with a BA in Accounting from Carroll College and obtained her Master's in Public Administration from the University of Montana. She is a Certified Public Accountant. Wanda is currently Port Manager for the Port of Clarkston, previously holding the position

of Executive Director of the Clearwater Economic Development Association, with much experience in economic development. Wanda served as a Zions Bank Regional Advisory Committee member for 13 years and has 2 years experience working as a credit union Teller/Savings Representative.

Kyle Morscheck- Kyle and his wife Stephanie own and manage a 4th generation dryland grain and legume farm near Genesee. He studied information systems in college. Kyle enjoys being involved in the community and contributing to organizations such as the Holy Family School Advisory Council, the Lewis-Clark Valley Boys and Girls Club, the Clarkston High School Booster Club and the Executive Program for Agriculture Producers. He serves as President of the Pacific Northwest Direct Seed Association. Kyle has much experience managing his own business that he believes could bring value to our board.

Stephen Snedden- Stephen is a third-generation resident of Bonner County. He lives in Sandpoint where he works as a business and real estate attorney. He is an alumnus of Seattle Pacific University and Pepperdine University's School of Law. Stephen has served on multiple non-profit boards and advised several boards. He has served as a Councilman for the City of Sandpoint, on the Board of Directors for the Greater Sandpoint Chamber of Commerce, and the Board of Directors for the Friends of the Pend d'Oreille Bay Trail.

Sincerely,

Chris Loseth

Chris Loseth
President & CEO

Save the Date



Branch Closure - Columbus Day
Monday, October 14, 2019
All branches of P1FCU will be closed in observance of Columbus Day.



Branch Closure - Veterans Day
Monday, November 11, 2019
All branches of P1FCU will be closed in observance of Veterans Day.



Annual Business Meeting
Thursday, January 30, 2020, 6:00 p.m.
P1FCU Administration Conference Center
1025 Warner Avenue Lewiston

QUARTER END FINANCIALS

	6/30/2018	6/30/2019	% INCREASE
SHARES	\$942,979,994	\$1,037,714,909	10.0%
LOANS	\$936,864,057	\$943,091,669	0.7%
TOTAL ASSETS	\$1,047,832,759	\$1,149,034,932	9.7%
MEMBERS	86,504	88,532	2.3%

Your ATM options just got bigger!

P1FCU is excited to partner with the Allpoint ATM Network! Allpoint Network is the largest surcharge-free ATM network with more than 55,000 ATMs across the United States and internationally.

This is in addition to our already existing Co-Op ATM network. With nearly 30,000 ATMs in our Co-Op network and the more than 55,000 ATMs in the Allpoint network, finding a surcharge-free ATM should be a breeze!

For more information or to find the nearest surcharge-free ATM, please visit:

www.AllpointNetwork.com or www.p1fcu.org/locations



Artist rendering of the Clarkston Walmart Branch remodel

A new look for our Clarkston Walmart Branch

On September 28th, we unveiled the complete renovation of our Clarkston Walmart branch. What's different since the remodel? One exciting addition is two brand new PTE (Personal Teller Experience) machines. Just touch the screen, and you will be connected via video to a live, local teller who will have your transaction completed in minutes.

The best part is that PTE can do everything an ATM can do, like cash withdrawals, plus so much more, with benefits like:

- Loan and credit card payments
- Cashing checks
- Deposit cash or checks in real time
- Check account balances

Make sure and stop by the new and improved branch and say "hi!"



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
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

Rathdrum
14678 N Kimo Ct
Rathdrum, ID 83858

St. Maries
101 E College Ave
St. Maries, ID 83861

International Credit Union Day – October 17, 2019

P1FCU Shred Day
October 17, 2019
Lewiston - Warner Branch
1015 Warner Ave.
11-2
Post Falls
3031 E. Mullan Ave.
2-5:30
Please limit your shred amount to fit into no more than 3 file size boxes.



30,000 SURCHARGE FREE ATM'S NATIONWIDE



7,000 LOCATIONS NATIONWIDE