

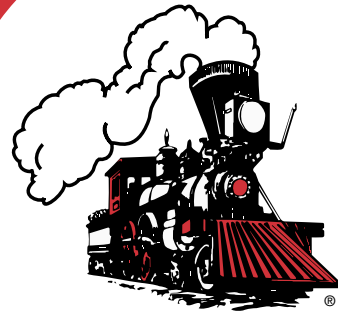
AN L&N FEDERAL CREDIT UNION PUBLICATION

onboard



WWW.LNFCU.COM

1954-2014



YEARS

A Note From the President's Desk



Gary Lord
President/CEO

I am proud to report that 2013 was another successful year for your credit union.

Assets grew by 6.5% and Shares by 7.1%. We surpassed the \$800 million milestone in 2013 with assets ending the year at \$835 million. Membership growth continued at a steady pace, with over 8,000 new members joining the credit union in 2013. Business Lending was strong, our commercial portfolio growing by 98% to \$52.9 million. Our expenses and delinquency also remained well below peer for the fourth straight year.

We continued our member surveys in 2013, again with excellent results. Survey areas included our contact center, centralized lending, branch operations, and general member surveys. I am proud to say that 99% of our surveyed members would definitely recommend L&N to family and friends.

We also continued our facilities expansion, by opening a new branch in Mt. Washington. This facility enables us to better serve our current and future Bullitt County members.

Our main goal in 2014 will be to continue to offer friendly and efficient service and competitive deposit and loan rates. This is the bulwark of our success and will always be our primary focus.

We will also stay at the forefront of technology enhancements for the coming year. Internet and mobile transactions continue to grow, with mobile activity by L&N members growing 73% last year to over 1.7 million transactions. In 2014 we will introduce a new tablet banking app and remote deposit capture. Facility enhancement will also take place in 2014, as we upgrade some branches, and also research potential new branch locations for SEKY and the Louisville area.

L&N continues to serve our communities through various charitable activities and donations. The credit union, staff and volunteers contributed over \$80,000 to community related charities and events in 2013, including participation in various charitable walks. Additionally, we continued a long held tradition of delivering Christmas gifts, and needed items, to the Dessie Scott Children's Home in Pine Ridge, KY. This was the 25th year that L&N made this trip.

In 2014, in addition to our normal charitable activities, L&N will be giving away \$60,000 to commemorate our 60th anniversary. These contributions will be going to 3 different charities, one in each of our regions, and is our way of giving back to our members and communities.

I would like to thank our members, the Board of Directors and our staff for another great year. The dedication and loyalty of our members is why we are successful. We look forward to serving you in our 60th anniversary year of 2014.

Sincerely,

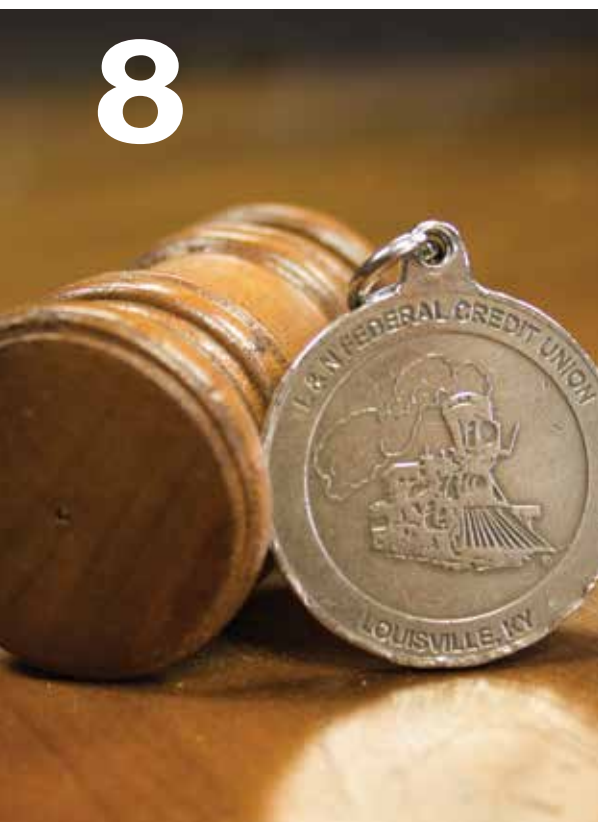
A handwritten signature in dark ink that reads "Gary Lord". The signature is fluid and cursive, with the first name "Gary" and last name "Lord" clearly distinguishable.

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onboard[®]
magazine

L&N Federal Credit Union Board of Directors



Roscoe W. Davis
Chairman



Robert E. Jones
Vice Chairman



George Davis
Secretary/Treasurer



Benjamin H. Barnes
Board Member



Dolores Disney
Board Member



Claude Simpson
Board Member



Jim Macpherson
Board Member

Alternate Board Members

Glen Heinz Member
Jim Goetz Member

Supervisory Committee

James Macpherson Chairman
Darlene Mooney Secretary
Thomas Heuke Member
Jim Goetz Member
Ron Hennig Member

Audit Committee

Wayne Brit Member

The L&N Connection

on our cover

This year marks L&N Federal Credit Union's 60th Birthday!

In February of 1954, fourteen men from the L&N Railroad, South Louisville Shops, signed a petition to start a credit union to serve the railroad workers and their families.

See full story on page 5.



LOUISVILLE AREA LOCATIONS

SOUTHERN PARKWAY
4700 Southern Parkway
Louisville, KY 40214

DOWNTOWN
200 West Chestnut Street
Louisville, KY 40202

McMAHAN
3099E Breckenridge Lane
Suite 109
Louisville, KY 40220

SMYRNA
9201 Smyrna Parkway
Louisville, KY 40229

DIXIE
7412 Dixie Highway
Louisville, KY 40258

OLD BROWNSBORO CROSSINGS
9731 Von Allmen Ct.
Louisville, KY 40241

MIDDLETOWN
12981 Shelbyville Rd.
Louisville, KY 40243

SOUTHERN INDIANA
1450 Veterans Pkwy
Suite 100
Jeffersonville, KY 47130

MT. WASHINGTON
129 Davis Drive
Mt. Washington, KY 40047

SEKY AREA LOCATIONS

CORBIN
1498 W. Cumberland Gap Pkwy
Corbin, KY 40701

LONDON
101 Spring Street
London, KY 40741

SOMERSET
2599 US HWY 27S • Light 16A
Somerset, KY 42501

WILLIAMSBURG
589 Hwy. 92 West
Williamsburg, KY 40769

NKY AREA LOCATIONS

ERLANGER
822 Donaldson Highway
Erlanger, KY 41018

FT. WRIGHT
3450 Valley Plaza Pkwy
Fort Mitchell, KY 41017

Privacy Statement

In recognition of our members' expectation of privacy, L&N Federal Credit Union has adopted the following privacy statement.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal standards to guard your nonpublic personal information.

We may disclose some or all of the information we collect to service providers, such as credit reporting agencies, check printers or marketing services that perform a service on our behalf. We may also disclose information about you under other circumstances permitted by law.





2014 Holidays

The Credit Union will be closed on:

President's Day - Monday, February 17th *

Memorial Day - Monday, May 26th

Independence Day - Friday, July 4th

Labor Day - Monday, September 1st

Veteran's Day - Tuesday, November 11th *

Thanksgiving Day - Thursday, November 27th

Christmas Day - Thursday, December 25th

Walmart Branches will also be closed on:

Easter Sunday - Sunday, April 20th

* Wal-Mart Branches Open Normal Hours



Switch to E-Statements!

Switching to E-Statements gives you the quickest access to your monthly and quarterly statements - No more waiting for the mail!

Our E-Statement service also gives you the ability to view 2 years of history and to print statements. There is **NO CHARGE** for E-Statements.

To make the switch, or for more information, give us a call at 502.368.5858 / 800.292.2905.



If you live or work near Mt. Washington, KY stop by our newest branch!

Opened in May of last year, it is a full service branch offering a Drive-up ATM and Drive-Thru.

It is located next to the Burger King at Eastbrooke Pointe Shopping Center.

**129 Davis Drive
Mt. Washington, KY 40047**

Business Hours:

Monday – Thursday 9:00a.m. – 5:00p.m.

Friday 9:00a.m. – 6:00p.m.

Saturday 9:00a.m. – 12:00p.m.

To Renovate or Not to Renovate

Homeowners, at some point, usually find themselves asking the question, "should we renovate _____?"


Filling in the "blank" can include a number of possible answers: For some, it may be consideration of expanding the home due to the family getting larger. Others might be looking to add a family room or convert an unfinished basement to living space. Some other common projects include updating kitchens and bathrooms.

Whatever the case may be, the costs of these projects can be relatively low or come with a larger price tag. This depends on whether or not it is a professional-hire job or a do-it-yourself project. Materials and finishes are also a large piece of the budget. If the project leans more toward the higher cost, a Home Equity Loan can be a great solution. With the current rate environment, these loans are priced low enough to have a very affordable monthly payment. In addition, it may have some tax benefits (always check with your tax accountant for details involving home equity loans and tax deductions).

Home Equity Loans can also be a good source to fund a number of other things such as: a dream vacation, anniversary get-away, a pool, or even school tuition.

If you would like more information about the various Home Equity Products that L&N offers, give us a call at 502.368.5858 / 800.292.2905.

*Examples shown based on 4.25%, adjustable rate, 25 year payback. Rate based on credit qualifications and subject to change.



**For a limited time,
L&N is offering
NO CLOSING COSTS
on Home Equity Loans.**

**Borrow
\$10,000
For as Low as \$54 Per Month***

**Borrow
\$25,000
For as Low as \$136 Per Month***



Business Lending - *Local Decision Making*



Changes in today's business environment continue to challenge every company's profitability. It also impacts their ability to borrow money when needed. Focusing on profits and cash flow are everyday conversations for all business owners.

At L&N we concentrate on working closely with our members, and prospective members, to fully understand their business successes and obstacles. We also are eager to discuss how L&N could help with a variety of Loan and Deposit products.

As we continue to grow our business lending portfolio, and business member relationships, we focus on companies with a successful business history, run by experienced owners, with good collateral to support loan requests.

L&N has extensive experience in real estate loans for owner occupied properties, single and multi-family investment properties, commercial properties and not-for-profit companies offering both Term Loans and Lines of Credit to meet the particular needs of the borrower.

Our local decision making is very beneficial. It allows us to act quickly and decisively. Some of the key benefits we offer our members include:

- **Better Rates**
- **Lower Fees**
- **A Loan Structure that Better Fits Your Specific Need**

Since L&N Federal Credit Union maintains its qualified SBA Lender status, we can offer additional services such as SBA 7(A) and 504 loan programs that help support the business needs of our members through the support of the US Small Business Administration. Ask us how to apply!

If you are seeking to refinance or purchase an asset and would like to learn more about how L&N Federal Credit Union might be able to assist you, please call for a confidential discussion.

Contact Tony Raley, Vice President of Business Services at: (800) 292-2905 / (502) 515-8301.



Tony Raley
VP Business Services
(502) 515-8301
tony.rale@LNFCU.com



In February of 1954, fourteen men from the L&N Railroad, at the South Louisville Shops, signed a petition to organize a credit union for the purpose of serving the railroad employees and their families. The following month a Charter was approved, by the Federal Bureau of Federal Credit Unions, for the establishment of the L&N Employees Federal Credit Union. Over the next several decades the credit union had successful growth in membership, assets, deposits and loans.

As the economy in America changed, in the 1970's and 1980's, so did the chartering regulations for Federal Credit Unions. In 1982, the L&N Employees Federal Credit Union expanded to serve other companies who did not have their own credit union. The word "employees" was dropped from the name. From 1982 – 2004, L&N Federal Credit Union experienced tremendous growth. During this period, multiple branches were built to serve the growing membership.

In 2004, L&N converted to a Community Charter. This allowed for people who live, work, or worship in certain geographic areas to join. Today, L&N has over \$835 million in assets and operates 15 branches to serve nearly 70,000 members!

Thank You

Past & Present L&N Board/Committee Members

PRESIDENTS/CHAIRMEN AND DATES SERVED

1st	W.H. Sullivan	3-24-54 - 1-19-55
2nd	J.L. Kleier	1-19-55 - 1-20-56
3rd	J.L. Harrison	1-20-56 - 1-31-58
4th	O.M. Ryan	1-31-58 - 1-30-59
5th	C.P. Bader	1-30-59 - 1-29-60
6th	L.A. Broadway	1-29-60 - 1-27-61
7th	E.A. Connelly	1-27-61 - 1-25-63
8th	P. Potter	1-25-63 - 1-31-64
9th	D.K. Bielefeld	1-31-64 - 8-10-65
10th	B.E. Logsdon	8-10-65 - 1-27-67
11th	D.K. Bielefeld	1-27-67 - 2-16-70
12th	D.C. Brown	2-16-70 - 6-30-80
13th	D.K. Bielefeld	7-01-80 - 3-28-87
14th	R.E. Jones	3-29-87 - 3-04-95
15th	J.R. Pair	3-04-95 - 3-01-97
16th	R.W. Davis	3-01-97 - 2-27-99
17th	B.H. Barnes Sr.	2-27-99 - 3-04-00
18th	J.R. Pair	3-04-00 - 3-04-06
19th	R.W. Davis	3-04-06 - Present

SECRETARIES AND DATES SERVED

W.H. Sims	3-24-54 - 1-19-55
N.J. Phillips	1-20-55 - 1-20-56
E.M. Mason	1-21-56 - 1-18-57
C.J. Voll	1-19-57 - 1-17-61
W.H. Sullivan	1-28-61 - 1-31-64
Leon Puckett	2-01-64 - 8-02-65
D.K. Bielefeld	9-10-65 - 1-27-67
W.L. Cash	1-28-67 - 2-16-70
W.H. Redmon	2-17-70 - 2-16-73
B.E. Coomer	2-17-73 - 2-14-75
W.H. Redmon	2-15-74 - 2-20-76
B.E. Coomer	2-21-76 - 2-18-77
G.A. Deuser	2-19-77 - 2-15-80
B.E. Coomer	2-16-80 - 2-13-81
W.H. Redmon	2-14-81 - 3-28-87
D.C. Wells	3-29-87 - 3-02-02
R.W. Davis	3-02-02 - 3-04-06
G.W. Davis	3-04-06 - 3-03-07
D. Disney	3-03-07 - 3-07-09
G.W. Davis	3-07-09 - Present

VICE PRESIDENTS/VICE CHAIRMEN AND DATES

1st	J.L. Harrison	3-24-54 - 1-20-56
2nd	O.M. Ryan	1-20-56 - 1-31-58
3rd	C.P. Bader	1-31-58 - 1-30-59
4th	L.A. Broadway	1-31-59 - 1-29-60
5th	E.A. Connelly	1-20-60 - 1-27-61
6th	P. Potter	1-28-61 - 1-25-63
7th	N.J. McKinney	1-26-63 - 1-31-64
8th	B.E. Logsdon	2-01-64 - 8-10-65
9th	G.T. Fischer	1-19-66 - 1-27-67
10th	B.L. Parker	1-28-67 - 2-21-68
11th	D.C. Brown	2-22-68 - 2-16-70
12th	D.K. Bielefeld	2-17-70 - 2-16-79
13th	B.E. Coomer	2-16-79 - 2-15-80
14th	D.K. Bielefeld	2-16-80 - 7-01-80
15th	G.A. Deuser	7-02-80-10-13-81
16th	R.E. Jones	2-13-82 - 3-08-85
17th	B.E. Coomer	3-09-85 - 3-28-87
18th	J.R. Pair	3-29-87 - 3-04-95
19th	R.W. Davis	3-04-95 - 3-01-97
20th	B.H. Barnes Sr.	3-01-97 - 2-27-99
21st	J.W. Cherwak	2-27-99 - 3-04-06
22nd	J.R. Pair	3-04-06 - 5-07-06
23rd	G. Heinz	5-25-06 - 3-03-07
24th	G.W. Davis	3-03-07 - 3-07-09
25th	R. E. Jones	3-07-09 - Present

OTHER BOARD & COMMITTEE MEMBERS

H. Alexander	J. Macpherson
G.P. Barham	W.R. Martin
J.I. Berry	E.M. Mason
D.C. Bolden	W.P. McCarthy
E.W. Britt	L.R. Miller
B.G. Broadhurst	J.E. Montgomery
F. Broadus	D. Mooney
A.S. Bryant	D.L. Nance
L.H. Crutcher	B.L. Parker
G. Davis	H.W. Peirson
D. Disney	L.B. Pottinger
R.E. Drake	H.S. Rawert
R.E. Ewing, Jr.	T.R. Reynolds
W. Flick	J.K. Roby
J.R. Frank	D.B. Root
J.M. Fulton	O.M. Ryan
G.M. Gilfoy	E.J. Santinac
G.E. Goad	B. Sayers
J. Goetz	P. Sayers
W.W. Groves	J. Schlosser
M. Hagan	E.T. Schubnell
G.W. Heavrin	J.J. Shaughnessy
G. Heinz	R.E. Showalter
G. Heitkemper	W.F. Sheer
R.R. Hennig	O.W. Silcox
T.E. Heuke	C. Simpson
W.W. Hunter	M.L. Smith
K.L. Johnson	A. R. Stephens
H. Kern	J.D. Tompkins
A.O. Klotter	R. Traud
R. Latimer	E. Quinn
H.G. Lawson	G. Weaver
R.W. LeMaster	W.J. Westerfield
M.S. Lemons	J.D. Wohlbold
J.G. Leshner	P. Wright
R.G. Lincoln	

TREASURERS AND DATES SERVED

J.I. Linker	3-24-54 - 6-14-54
L.G. Lewis	6-15-54 - 3-29-55
B.W. Long	3-30-55 - 1-20-56
C.J. Voll	1-21-56 - 1-27-61
W.H. Sullivan	1-28-61 - 1-31-64
Leon Puckett	2-01-64 - 8-02-65
D.K. Bielefeld	8-10-65 - 1-27-67
W.L. Cash	1-28-67 - 2-16-73
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B.E. Coomer	2-21-76 - 2-18-77
Deuser	2-19-77 - 2-15-80
B.E. Coomer	2-16-80 - 2-13-81
W.H. Redmon	2-14-81 - 3-28-87
D.C. Wells	3-29-87 - 3-02-02
R.W. Davis	3-02-02 - 3-04-06
G.W. Davis	3-04-06 - 3-03-07
D. Disney	3-03-07 - 3-07-09
G. W. Davis	3-07-09 - Present



Choosing the Right Checking Account



Today, there are more types of checking accounts than ever before. Some have really cool sounding brand names, others offer everything from free checks to free toasters.....well, maybe not a free toaster anymore!

When choosing a checking account, one should make sure to look at all of the “fine print” associated with the account. If a checking account offers a higher than normal dividend, or interest, check to see if that is only paid if you perform transactions in a particular way. For example; you may only receive the interest if a certain balance is maintained all month and/or if you use your debit card as a credit a certain number of times. Another thing to look at is if the account only allows a certain number of checks to clear per month, before a per-item fee is incurred. This can also be the case with debit card transactions. Some institutions will only give the best checking deal if it includes direct deposit of a paycheck.

At L&N, we offer a number of checking accounts to meet the needs of our membership. **We are proud to say that our Free checking REALLY IS FREE!** This particular account is our **CareFree Checking Account**. There is **NO minimum balance** to be maintained, there is **NO monthly charge** to have the account, there is **NO requirement for direct deposit** and there is **NO charge on the number of checks or debit transactions you use**. All in all, we feel it is the best checking around.

In addition, there is Free internet access and Free mobile access to this account. If you haven't made the switch to L&N's CareFree Checking, or you have a family member or friend fed up with their checking, make sure you give us a call! We can be reached at 502.368.5858 / 800.292.2905

L&N's CareFree Checking Offers

- **FREE Checking**
- **FREE Debit Card**
- **FREE Internet Banking**
- **FREE Mobile Banking**
- **FREE BillPay**
- **FREE E-mail Alerts**
- **300+ Surcharge Free ATMs**



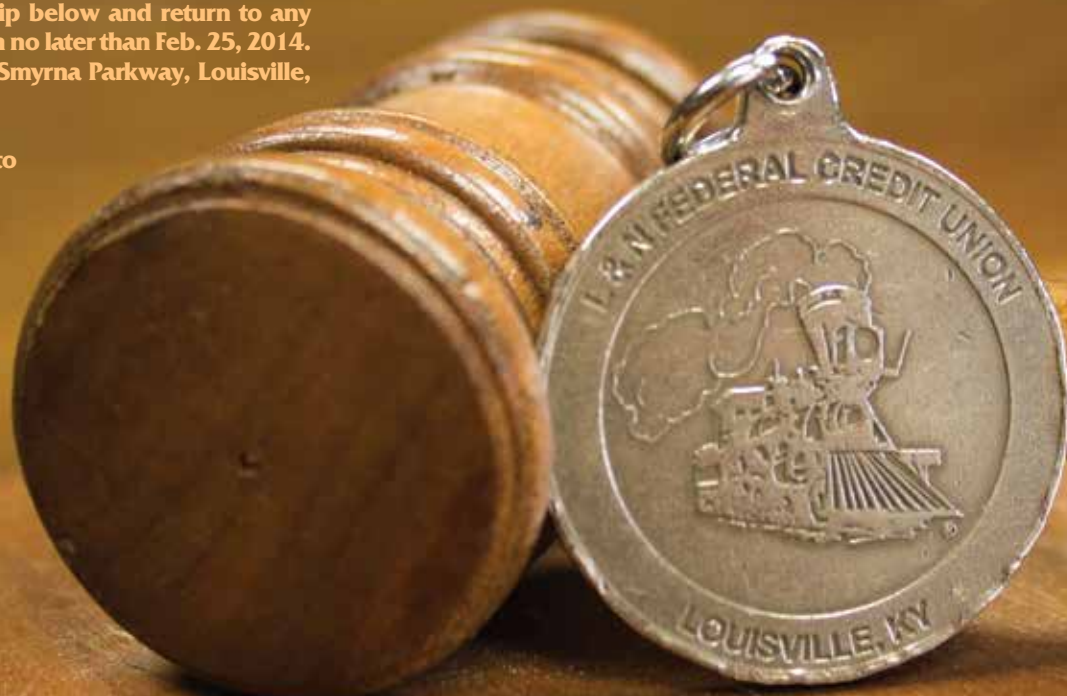
59th annual meeting

On Saturday, **March 1, 2014**, the Credit Union will hold it's 59th Annual Membership Meeting. This year's meeting will be held at the **Crown Plaza (formerly the Executive West), 830 Phillips Ln, Louisville, KY 40209**. Lunch will be at 12:45pm and the meeting will begin at 1:30pm.

At this event you will have the opportunity to talk with the Credit Union's Board and staff. There will also be reports from 2013 by the Board and Committees.

Please fill out the reservation slip below and return to any L&N Federal Credit Union branch no later than Feb. 25, 2014. If mailing, please send to 9265 Smyrna Parkway, Louisville, KY 40229, Attn: Patrick.

There is no reservation needed to attend the meeting only.



CLIP ALONG DOTTED LINE AND RETURN TO CREDIT UNION TO RESERVE YOUR SPOT FOR THE ANNUAL MEETING

Reservation Form

I plan to attend the Lunch and Annual Meeting on March 1, 2014. Please make a reservation in my name.

☐ Enclosed is my payment of \$10 for one adult ticket or \$5 for one child's ticket (under age 12).

☐ Please deduct the cost for the ticket from my Savings Account

Print Name _____

Acct. No. _____

Email: _____

Telephone _____ Date _____

Signature _____

Eligibility: Primary members are eligible to attend Annual Meeting. Joint owners, friends, and relatives are not eligible to attend unless they have their own Membership and Regular Savings Account.

Note: Only one reservation for lunch can be made on this form. If other relatives, who are members, would like to attend they must complete another form. Additional forms are available at the Credit Union offices or make needed copies of this form.

Reservation Form

I plan to attend the Lunch and Annual Meeting on March 1, 2014. Please make a reservation in my name.

☐ Enclosed is my payment of \$10 for one adult ticket or \$5 for one child's ticket (under age 12).

☐ Please deduct the cost for the ticket from my Savings Account

Print Name _____

Acct. No. _____

Email: _____

Telephone _____ Date _____

Signature _____

Eligibility: Primary members are eligible to attend Annual Meeting. Joint owners, friends, and relatives are not eligible to attend unless they have their own Membership and Regular Savings Account.

Note: Only one reservation for lunch can be made on this form. If other relatives, who are members, would like to attend they must complete another form. Additional forms are available at the Credit Union offices or make needed copies of this form.

Always-on identity theft protection.

Less than \$20 a month.

Your identity is personal. Keep it that way.

Identity theft affects millions of Americans each day. Protect your good name with the LegalShield Identity Theft Plan. We'll equip you with the information and expertise you need to help prevent theft and resolve issues related to identity theft.



Identity Protection

Arm yourself with real-time tools including:

- Continuous Credit Monitoring
- Email Safety Alerts
- Credit Score Analysis
- Secure Web Access to Up-to-Date Credit Report



Identity Restoration

In the event that identity theft does occur, we've partnered with the world's leading ID theft consulting company, Kroll, to restore your identity by:

- Issuing Fraud Alerts
- Disputing Fraudulent Accounts
- Working with Banks and Creditors to Restore Your Identity

Discover the identity theft protection for you and your spouse.



For more information, visit
www.legalshield.com/info/Infcumain



Home Buying Grants

Starting in March two grants will become available, for qualifying applicants, for the purpose of buying a home. Both of these grants provide a great opportunity for first time home buyers!

The first is geared toward Norton Healthcare Employees, the other is open to anyone:

Norton Healthcare Employer Housing Program Grant

- \$5000 for “benefits eligible” full time employees whose regular salary is \$60,000 or less.
- \$2500 for part time staff (32 hours per pay period or .4 PTE)
- Grant can be combined with other L&N programs.
- Owner must complete homebuyer counseling with the Housing Partnership Inc. before an offer to purchase can be made.
- One time only, un-secured, 4 year forgivable loan for down payment and/or closing costs.
- Cannot have owned a home in the last three years.
- Loan is forgiven at the rate of 25% per year for 4 years.

Welcome Home Grant Program

- \$5000 in grant money on purchases can be used for closing costs, pre-pays, and down payment.
- \$5000 allotments may be available to qualified applicants on a first come first served basis.
- Grant can be used with all mortgage products including the First Time Home Buyer’s program. **
- Jefferson County income guidelines: maximum \$59,328 for 1-2 person household and \$69,216 for 3+ person household.
- Bullitt County income guidelines: maximum \$59,328 for 1-2 person household and \$69,216 for 3+ person household.
- Income guidelines are based on the county where the home is located and are available for any state.

**Call (502) 368-5858 or
(800) 292-2905 to get started.**

* Limited amount of grant money available. Grant money is forgiven upon residency of five years and 1 day. If property is sold within the first five years the grant money is prorated for repayment. Home must be owner occupied. Homebuyers must contribute at least \$500 of their own funds (60% can be a gift). Speak with a L&N representative for more information. Home must be owner occupied.

** First Time Home Buyers are required to complete an approved homebuyer counseling program.

Relationship

Frank H. Moore Memorial Scholarship



This scholarship was established as a memorial to Frank H. Moore, former manager of L&N Federal Credit Union and to recognize and honor students based on leadership and citizenship, without regard to financial need. Frank H. Moore was General Manager of L&N Federal Credit Union from 1969-1986. He passed away at age 52 on October 5, 1986. He succumbed to pneumonia while battling cancer. Frank had a very distinguished career in the credit union movement. His involvement spanned across local, state, and national levels. In 1981, he received the highest honor bestowed by the Kentucky Credit Union League when he was awarded the Steve Brody Memorial Award for outstanding credit union service.



Eligibility

This scholarship is open to all L&N Federal Credit Union members and/or daughters and sons of members. The student must be enrolled, or plan to enroll in the current year in undergraduate study leading to a traditional bachelor's degree and maintain a 2.5 GPA.

Eligible children include the member's unmarried children; natural or, legally adopted or step children. Eligibility also extends to any child principally dependent on the member for maintenance and support. When not in attendance at school, the child must reside permanently in the member's household in what generally is considered a parent/child relationship.

This scholarship is based on the following:

1. **Achievements** (11 points)
2. **School recommendations** (11 points)
3. **Strong leadership qualities** (26 points)
4. **Significant involvement in school** (26 points)
5. **Significant involvement in the community** (26 points)

Recipients of the scholarship will be selected by an impartial Scholarship Selection Committee.

When to Apply

Interested students must apply between January 15-March 31, 2014. *(Must be postmarked by March 31)*

Amount of Award

We will choose 2 recipients (One winner will be chosen from the Southeast KY Region and one winner will be chosen from the Louisville/NKY Region). The amount of the scholarship is \$1500 annually or \$750 per semester; renewable, providing the student maintains a 2.5 GPA. The maximum scholarship per student is \$6,000 over a four-year period for undergraduate study.

For an application or questions regarding the scholarship

**Call (502) 515-8322
or email at
academy@lnfcu.com**

Congratulations! Two long-time L&N Employees retire:



Jackie Pennington

Jackie was with L&N for 29 years. During her career she served as a Branch Manager and as Director of Business Development.



Betty Harlamert

Betty was with L&N for 28 years. She served the majority of that time as Manager for the Dixie Highway Branch.

Good Luck to Betty and Jackie!

Putting **Feet** on the **Ground!**



This past Fall, L&N Federal Credit Union sponsored and participated in a number of Charity Walks in each of our communities, including: Light the Night Walk (for the Leukemia Society), Heart Walk, F.E.A.T. Walk (to benefit autism research), Jr Diabetes Walk and March of Dimes Walk. We are proud to announce over \$35,000 was raised for these charities! A BIG THANKS to our employees, members and volunteers who participated!

PRESORTED
STANDARD
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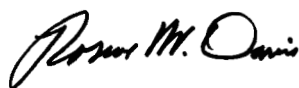
Thank You

The Board of Directors, Management and Staff of L&N

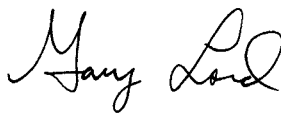
Federal Credit Union would like to extend our sincere
thanks to you, the member, for your continued loyalty!

Your trust in L&N is the foundation that our success is
built on. As we celebrate our 60th anniversary, we reflect
upon the lifelong relationships that have been made and
look forward to serving you and your families for many
years to come.

Sincerely,



Roscoe W. Davis
Chairman of the Board



Gary Lord
President/CEO