

AN L&N FEDERAL CREDIT UNION PUBLICATION

onboard



WWW.LNFCU.COM

Kosair Children's Hospital

2011
annual
meeting

thinking
outside
the **branch**

leading the way to
wellness

A Note From the President's Desk



Gary Lord
President/CEO

As many of you know, 2010 saw a transition from the effects of the Great Recession to an economic recovery. Your credit union has also seen the effects of this transition, experiencing very positive growth in assets and shares in 2010, along with a strong Return on Assets, delinquency being below peer, and maintaining our operating expenses well below peer.

We continued to conduct member surveys last year, which also showed positive results! In our Member Loan Interviews, 82% of our members graded their overall experience as "Truly Excellent", and our other surveys showed marked improvement from the previous year, with scores that were above average. We will continue these efforts this year to ensure we provide you with the quality service you want and deserve.

In 2011, we plan to introduce a number of new benefits for our members, including: instant issuance debit cards, online banking upgrades, and construction on a replacement branch in Somerset, that will offer better service for our members.

Thank you for your continued loyalty to L&N. We realize that excellent member service is the key to our relationship with you, and we are looking forward to serving you in the upcoming year.

Sincerely,



Editors Note:

In the last edition of Onboard Magazine we published a section honoring L&N volunteers who had served in the military. Some of the information printed in Jim Macpherson's profile was incorrect. Below is a correct version of his profile. Sorry Jim!

James Macpherson

L&N Federal Credit Union
Supervisory Committee Chairman
L&N FCU volunteer since 1999
Member since 1961

Branch of Service:

U.S. Navy
Last Grade/Rank –Machinist Mate
First Class

Years in Service: 1943 – 1946

Military Assignments:

USS Doyen - first attack transport ship constructed for the Navy
South Pacific Theater in World War II
Served in eight invasions over a 27 month period with no casualties.

Awards:

6 Battle Stars
Victory Medal World War II



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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



Jack Cherwak
Board Member

Supervisory Committee

James Macpherson	Chairman
Darlene Mooney	Secretary
Thomas Heuke	Member
Jim Goetz	Member
Glen Heinz	Member

Audit Committee

Ron Hennig	Member
Wayne Brit	Member

The L&N Connection

on our cover

Featured on our cover is Dr. Steve Hester, Sr. Vice President/Chief Medical Officer for Norton Healthcare.

He is shown in the lobby of the new Kosair Children's Hospital – Brownsboro. See related story on pages 7-9.



LOUISVILLE AREA LOCATIONS

SOUTHERN PARKWAY OFFICE
4700 Southern Parkway
Louisville, KY 40214

DOWNTOWN OFFICE
200 West Chestnut Street
Louisville, KY 40202

McMAHAN OFFICE
3099E Breckenridge Lane, Suite 109
Louisville, KY 40220

SMYRNA OFFICE
9201 Smyrna Parkway
Louisville, KY 40229

DIXIE OFFICE
7412 Dixie Highway
Louisville, KY 40258

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

MIDDLETOWN OFFICE
12981 Shelbyville Rd.
Louisville, KY 40243

SOUTHERN INDIANA OFFICE
1450 Veterans Pkwy, Suite 100
Jeffersonville, KY 47130

SEKY AREA LOCATIONS

CORBIN OFFICE
1498 W. Cumberland Gap Pkwy
Corbin, KY 40701

LONDON OFFICE
101 Spring Street
London, KY 40741

SOMERSET OFFICE
2835 Grand Central Place
US Hwy 27S • Suite 116
Somerset, KY 42501

WILLIAMSBURG OFFICE
589 Hwy. 92 West
Williamsburg, KY 40769

NKY AREA LOCATIONS

NORTHERN KY OFFICE
822 Donaldson Highway
Erlanger, KY 41018

Privacy Statement

In recognition of our members' expectation of privacy, the 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.





Holiday Hours

The Credit Union will be closed on:

President's Day - Monday, February 21st *

Memorial Day - Monday, May 30th

Independence Day - Monday, July 4th

Labor Day - Monday, September 5th

Veteran's Day - Friday, November 11th *

Thanksgiving Day - Thursday, November 24th

Christmas Day Observed - Monday, December 26th *

* Wal-Mart Branches Open Normal Hours

Walmart Branches will also be closed on:

Easter Sunday - Sunday, April 24th

Christmas Day - Sunday, December 25th



Fraud Alert

Please know that L&N will never call, text or email you to request your account or card number. If you receive a similar call, text or email, delete it immediately and call the credit union to report it!



1. **Stroke Screening/Carotid Artery \$49**
Screens for buildup of fatty plaque in the carotid artery, the #1 cause of stroke.
2. **Abdominal Aortic Aneurysm Screening \$49**
Screens for the existence of an aneurysm (enlargement) in the abdominal aorta that could lead to a ruptured aortic artery.
3. **Peripheral Arterial Disease Screening \$49**
Screens for peripheral arterial disease in the lower extremities, which is linked to coronary artery disease.
4. **Atrial Fibrillation Screening \$20**
Screens for the most common irregular heart beat, which increases the risk of stroke 5-fold.

We'll be in your neighborhood!

Louisville: March 23 – Fern Creek Community Ctr.

London: March 28 – London Community Ctr.

Louisville: March 29 – Holiday Inn – Southwest

Somerset: March 29 – East Somerset Baptist Church

Corbin: April 6 – Greenland Baptist Church

Or call for a location near you

Call today and save \$42 on all 4 tests!

Call 1-800-679-5609 priority code: LN001

Appointments are required. Call to schedule your screening.

www.lifelinescreeningky.com/memberbenefits

Job Change?

Don't Ignore Your Retirement Plan Dollars.

A Message from the **MEMBERS** Financial Services Program
Located at L&N

It is probably one of your biggest assets. Don't ignore it. People change jobs all the time, but many forget some important details – like their retirement plan money and leave it in their old employer's sponsored pension or 401(k) plan.

Could this be you? If so, you really owe it to your future to consider where to put the retirement assets you've worked so hard to build up. The wrong move could cost you thousands and greatly affect the quality of your retirement years.

One option is to consider moving over any retirement plans from a former employer into an IRA.

Benefits include:

1. **Simplicity** – Consolidate your retirement assets into one IRA. It will simplify your record keeping and give you a better picture of your overall portfolio.
2. **Eliminate Investment Overlap**: Having several accounts can have you holding many of the same type of investments in each account, and cause you to be out of balance for your set of financial circumstances.
3. **Wider Array of Investment Choices** – It is very common for employer plans to have only a few investment options. Rolling assets into an IRA will literally give you thousands of investment choices.
4. **Roth Conversions** – Once your plan is rolled into a traditional IRA, you may be able to convert it to a Roth IRA. You can only convert to a Roth IRA if your income does not exceed \$100,000 and you file a joint return if married.
5. **Beneficiary Distribution Options** – Many employer plans have very limited and rigid beneficiary distribution options, especially for non-spouse beneficiaries. Rolling your assets into an IRA offers many additional flexible distribution pay out options, such as the "Stretch IRA" (paying out the death proceeds over multiple generations of beneficiaries).

Need help deciding what option is best for you? Contact the **MEMBERS** Financial Services program at L&N Federal Credit Union by calling 502/315-5383 or 800/327-5632 for a no-cost, no-obligation Retirement Assets Consultation. Today is the best time to get started!



Financial Services

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage -Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.



Business Services for You

While the economy showed signs of improvement, it was still a challenging year for many businesses in 2010. Some of the things that business owners/leaders looked for last year were a financial partner that was local and a place that offered the products to fit their needs. As a result, L&N's Business Services division grew significantly!

I am often asked what type of services we offer and the short answer is we have solutions on the deposit side and lending side.
(See detailed information below)

If we can be of assistance to you and your business, please give me a call!

Tony Raley

Vice President, Business Services
L&N Federal Credit Union
502.515.8301



Tony Raley
VP Business Services

Services offered:

- Business Term Loans and Lines of Credit
- Checking & Savings accounts
- Merchant Service and Electronic Check Conversion services

Frequently asked questions:

Are our rates competitive?

As always we continue to offer our members very competitive rates and fees on the services we provide.

What information is needed to apply for a Business Loan?

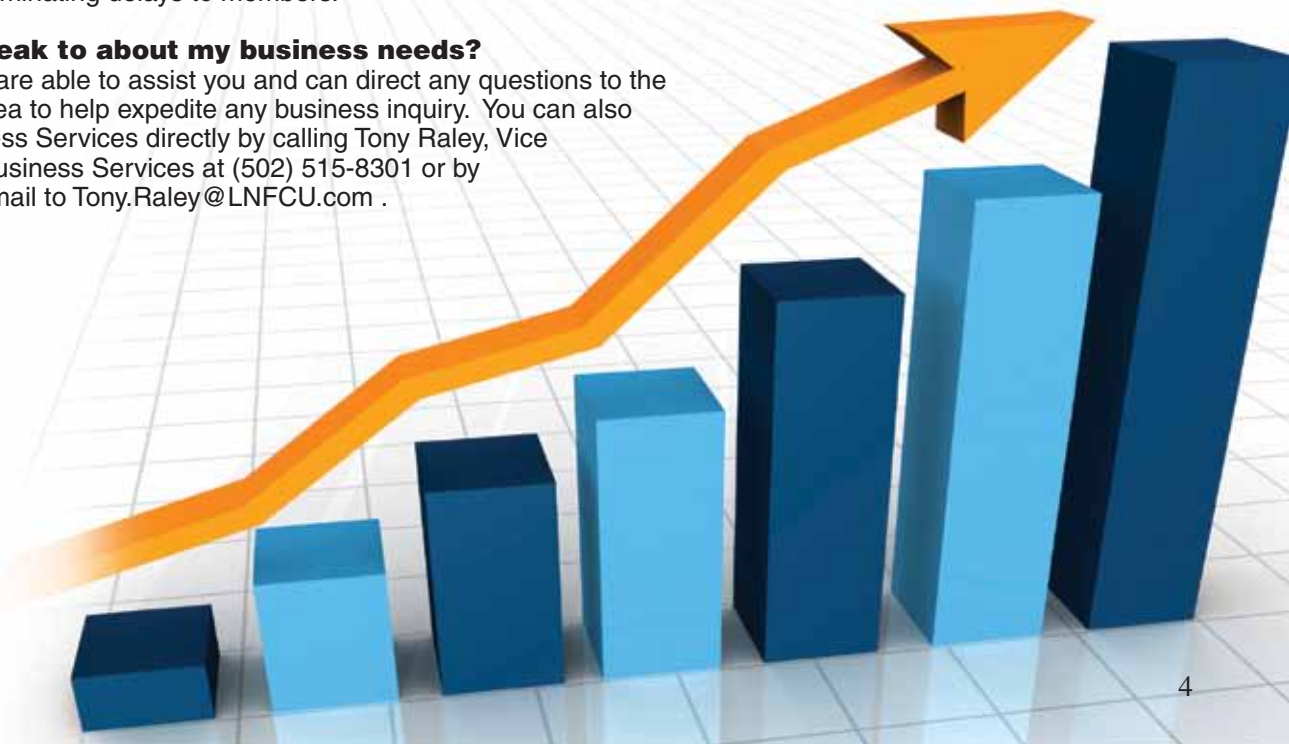
We require sufficient information to underwrite the loan request including historical tax information on the business and on the guarantors. We work closely with our borrower to help gather the appropriate information.

How long does it take to obtain a business loan decision?

Because all our decision makers are local, we can turn around a credit decision very quickly eliminating delays to members.

Who do I speak to about my business needs?

Our branches are able to assist you and can direct any questions to the appropriate area to help expedite any business inquiry. You can also contact Business Services directly by calling Tony Raley, Vice President of Business Services at (502) 515-8301 or by sending an e-mail to Tony.Raley@LNFCU.com.



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 improvement 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, 2011. *(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

L&N Giving Back

In 2010, L&N Board members and employees rolled their sleeves up to raise money and awareness for a number of charitable causes. Board members, employees and family members participated in fundraising events and donated through payroll deduction. A total of over \$35,000 was raised for various causes!

Thanks to everyone who helped!

Below are just a few examples of some of the places that received help:

American Heart Association Louisville, KY
Diabetes Association Louisville, KY
Susan G. Komen Louisville, KY
Light The Night Louisville, KY
Jr. Diabetes Association Louisville, KY
Kentucky Harvest
American Cancer Relay for Life Pulaski County.
God's Food Pantry in Somerset
Radio 106.1 Candy Cane Kids Christmas Project
Cincinnati Children Hospital
Angel Tree for Gallatin County Schools
Blessings in a Back Pack London
March of Dimes London KY/Corbin KY



1. L&N employees loading for food this past Thanksgiving to help those less fortunate.

2. L&N Board members and employees at the American Heart Walk.



Dedicated Service

L&N would like to congratulate the following employees who have just celebrated anniversary milestones at the credit union. We appreciate their hard work and dedication!

25 Years

Jackie Pennington

Director of Community Development

Sharon Spratt

VP Human Resources

20 Years

Dana Johnson

London Branch Manager

Deborah Preher

Mortgage Lending Supervisor

15 Years

Jan Gittings

Network Specialist

Betty Harlamert

Branch Manager

Sandy Moore

Assistant Branch Manager

Rob Tinsley

Lending Compliance Support Officer

Ryan Wood

Branch Manager

Stephanie Robertson

Member Development Officer

10 Years

Ellen Barnett

Asst. Branch Manager

Nicole Howell

Branch Manager

Katie Lincoln

XP Specialist

Pat McCullough

Member Development Officer

Joy McGrath

Member Development Officer

Norton Healthcare

REMARKABLE PEOPLE • REMARKABLE CARE



For many years, Norton Healthcare has been a business partner of L&N Federal Credit Union. Through this partnership we have been able to meet, and come to know, hundreds of employees that make Louisville's largest health care system run. Recently, Onboard magazine sat down with one of our members, Steve Hester, M.D., MBA – Senior Vice President/Chief Medical Officer, Norton Healthcare – to discuss the role Norton Healthcare is playing in our community.

Who is Norton Healthcare?

"Norton Healthcare is a not-for-profit health care system that has long established roots in Louisville. We set out on a daily basis to provide safe, quality health care treatment to our patients. We have a large focus on prevention and wellness, and have partnerships with various agencies throughout the community. We are also committed to delivering new and innovative technologies as well as increasing physician skill sets."



How does Norton Healthcare set itself apart from other health care facilities in the region?

"There are a number of things that set us apart, in a positive way: We offer an integrated delivery system, meaning medical records are shared electronically across all of our facilities for more efficient, seamless access to patients' data. Norton provides national leadership in transparency and quality health care initiatives by using national definitions, heart-care endorsements, and allowing access to financials and patient satisfaction data. Our pediatric care services, offered through Kosair Children's Hospital, are unmatched. We offer screenings at churches and other organizations for prevention and wellness. Norton Cancer Institute is nationally recognized with the National Cancer Institute Community Cancer Centers Program designation. Finally, but definitely not the least, is our dedicated and knowledgeable staff."



What are some of the more recent Norton Healthcare Projects or Initiatives?

"Our new hospital at Old Brownsboro Crossing in Eastern Jefferson County, which opened in August 2009, was the first new hospital built in the Louisville area since 1987. This facility is patient focused and includes some of the nation's leading technology. In the same development we also opened Kosair Children's Medical Center – Brownsboro in 2010. It is totally designed with kids in mind. The new Norton Weight Management Center located on Dutchmans Lane is something we are excited



Continued on Page 9

Historical Time Line

- 1886:** John N. Norton Memorial Infirmary opens at Third and Oak streets.
- 1892:** Children's Free Hospital opens at 220 E. Chestnut St.
- 1926:** Kosair Crippled Children Hospital opens at 982 Eastern Parkway.
- 1927:** St. Joseph Infirmary opens at the corner Eastern Parkway and Preston Street.
- 1960:** Methodist Evangelical Hospital opens at 315 E. Broadway.
- 1969:** Norton Infirmary and Children's Hospital merge to form Norton-Children's Hospitals Inc.
- 1972:** Suburban Hospital opens.
- 1973:** Norton and Children's hospitals move to a new building at 200 E. Chestnut St.
- 1977:** Southwest Jefferson Community Hospital opens.
- 1981:** Children's Hospital and Kosair Crippled Children Hospital consolidate to become Kosair Children's Hospital. Norton-Children's Hospitals Inc. becomes NKC Inc.
- 1986:** Kosair Children's Hospital moves to a new building at 231 E. Chestnut St.
- 1989:** Alliant Health System is formed by the merger of NKC Inc. and Methodist Evangelical Hospital.
- 1998:** Audubon, Southwest, Suburban and Spring View hospitals are purchased by Alliant Health System.
- 1999:** Alliant Health System becomes Norton Healthcare, and each of its adult-service hospitals adds Norton to its name.
- 2003:** Norton Spring View Hospital is purchased by LifePoint Hospitals Inc.
- 2005:** Norton Healthcare hospitals serving residents throughout Kentucky and Southern Indiana: Kosair Children's Hospital, Norton Audubon Hospital, Norton Hospital, Norton Southwest Hospital and Norton Suburban Hospital.
- 2006:** Norton Southwest Hospital transitions into an outpatient medical center.
- 2006:** Norton Medical Plaza opens at Old Brownsboro Crossing in northeastern Jefferson County.
- 2007:** Norton Southwest Medical Center is purchased by Trilogy and Jewish Hospital & St. Mary's HealthCare.
- 2009:** Norton Brownsboro Hospital opens in the Old Brownsboro Crossing development.
- 2010:** Kosair Children's Medical Center – Brownsboro, a children's outpatient facility, opens adjacent to Norton Brownsboro Hospital.

Norton Healthcare Facts

- Largest health care system in Kentucky
- 5 Acute Care Hospitals
- 12 Norton Immediate Care Centers
- 11,000 + Employees
- 2,000 Medical Staff
- Over 1.5 Billion in Revenue in 2010

Mission

Norton Healthcare's purpose is to provide quality health care to all those we serve, in a manner that responds to the needs of our communities and honors our faith heritage.

Vision

We will be the region's most comprehensive, strongest and preferred health care organization, setting the standard for quality and caring.

Values

At Norton Healthcare, we will:

- Respect every person
- Set the standard for quality and caring
- Continually improve care and service
- Demonstrate stewardship of resources
- Accept accountability for results
- Succeed with integrity

Faith History

Norton Healthcare's faith history includes founding organizations and other faith communities: Episcopal Church, United Methodist Church, United Church of Christ, Presbyterian Church and Roman Catholic Church.



**NORTON
HEALTHCARE**

Pictures Shown:

1. Old John N. Norton Memorial Infirmary at 3rd and Oak. 2. Norton Suburban Hospital. 3. Norton Hospital (Downtown). 4. Norton Brownsboro Hospital. 5. Chapel at Norton Brownsboro Hospital. 6. New state-of-the-art neurological equipment at Norton Brownsboro Hospital. Large background photo of Kosair Children's Medical Center – Brownsboro.

about as we move to make prevention and wellness a top priority. We are excited to be 1 of 5 health care companies to be part of an accountable care organizations pilot program. This pilot is being offered by the Brookings Institution and Dartmouth Institute for Health Policy and Clinical Practice. Lastly, I would like to mention our involvement with outreach clinics throughout Kentucky.”

Where does Norton Healthcare see itself in the future?

“We see ourselves as continuing to be a regional leader in health care services, focusing on high quality, safe, and cost effective care. Continuing to grow relationships with physicians will be very important. Participating in the education of physicians, nurses and other health care professionals will be a priority as well. Summing it up, as we move down the road, we will want Norton Healthcare to be the first choice of people who need health care services.”



Steven T. Hester, M.D., MBA
Senior Vice President/Chief Medical Officer
Norton Healthcare.

When we sat down with Dr. Steve Hester to interview him for this article, there was no doubt that he loves what he is doing. As Sr. Vice President and Chief Medical Officer for the largest health care system in the state of Kentucky, Dr. Hester’s responsibilities are numerous, yet, as he said “very rewarding.”

Growing up the son of an L&N/CSX railroader (Steve), in the south end of Louisville, Dr. Hester was raised with a work ethic that he says contributed greatly to his career success. He also talked about the values instilled in him by his mother (Vonnice), who worked for Humana, Inc. and his grandfather (Roy) – also a railroad man.

In his role as Sr. VP/CMO for Norton Healthcare, Dr. Hester oversees clinical strategies, represents the medical profession to the board of trustees, assists the medical staff to fulfill their organizational responsibilities in the areas of quality review, utilization, credentialing, and peer reviews. He also participates in the development of hospital wide goals, plans, policies/procedures, and programs. Dr. Hester also has supervision and oversight of medical staff governance/processes related to performance improvement, risk management, patient safety, and provides for the medical staff development/strategic plan. Other areas of oversight include medical staff compliance with State/Federal licenses and regulations and Joint Commission standards, physician services, academic relationship, surgical services, pharmacy, lab services, medical quality and safety, and the Norton Healthcare Office of Research Administration.

L&N is proud to call Dr. Hester “one of our own” as he and his family have been lifelong credit union members. We appreciate the time he spent with us for the interview and wish him and Norton Healthcare continued success!

Born: 1970

Wife: Lisa Clephas Hester

Children: Grant, Jack and Davis

Resides: Eastern Louisville

Education: BA Chemistry – University of Louisville; MD – University of Louisville; MBA – Bellarmine University.

Community: Southeast Christian Church, Louisville Science Center Board Member, Kentucky Harvest Board Member, City on a Hill Productions Board Member.



Pictured above: The kid-friendly waiting areas at Kosair Children’s Medical Center – Brownsboro

56th annual meeting

On Saturday, **March 5, 2011**, the Credit Union will hold it's 56th Annual Membership Meeting. This year's meeting will be held at the **Crown Plaza (formerly the Executive West), 830 Phillips Ln, Louisville, KY**. 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 the Board and Committees on the progress of the Credit Union during 2010.

Please fill out the reservation slip below and return to any L&N Federal Credit Union branch no later than March 2, 2011. If mailing, please send to 9265 Smyrna Parkway, Louisville, KY 40229, Attn: Patrick Zurkuhlen.

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 5, 2011. 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 Share (Savings) Account

Total Amount to be deducted from my share account.

Name

Acct. No.

Telephone Date

Signature

Eligibility: Primary members are eligible to attend Annual Meeting. Legal 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.

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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.

Thinking Outside the Branchsm



Technological advances over the past few years have increased the number of Online Services available to people for their banking needs. More importantly, the security and efficiency of these services have increased greatly. When considering the options available, someone can literally perform transactions on their accounts anytime, anywhere. It's almost hard to imagine the differences in the way business was conducted just ten or fifteen years ago! Consider a situation at a restaurant that involved falling short in a checking account to cover the amount of dinner with a debit card. Back then, if someone was running short they might suffer the embarrassment of a decline. Today, a quick glance of one's account on a cell phone can

remove doubt...and if there is a shortfall, a quick transfer can be made to cover the transaction. If someone wants to reconcile their checking account at midnight from home; no problem. All they would need to do is pull up a detailed history of their checking account within Online Banking and get to work!

Something that makes these services even more attractive is cost. At L&N, all of the Online Services are offered FREE. In addition, the transactions performed are made in "real time." This means once the transaction is made on a device, such as cell phone or home computer, they are made simultaneously on a person's account at the credit union.

If you are someone who is always on-the-go or just want to have access to your account products 24/7, we have the right service for you!

Below is a listing of online and mobile services offered at L&N. For more information, you can log on to www.LNFCU.com or feel free to give us a call at: 502.368.5858 / 800.292.2905

Free Online Banking
Free BillPay
Free E-mail Alerts

Free Finance Works
Free E-Statements
Online Mortgage Application

New Auto Loans as low as

3.75%*

For a **Limited Time** Only!



L&N

FEDERAL CREDIT UNION

* Annual Percentage Rate is based on 5 year term, subject to change and may be different based on amount borrowed and credit qualifications. Refinance of current L&N loan is not eligible.

PRESORTED
STANDARD
US POSTAGE
PAID
PERMIT 561
LEBANON JUNCTION KY

**Great Rates
Great Products
Great People®**



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FEDERAL CREDIT UNION

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