



## PRESIDENT'S MESSAGE

## 2025 Annual Business Meeting



**Chris Loseth**  
President & CEO

The 4th quarter newsletter you will receive in January of 2025 will have all the updated Annual Business Meeting information and additional voting information for the annual election of Board Members.

The Board of Directors has approved a slate of board candidates submitted by our Board Secretary after the approval of the slate by our Board Nominating Committee. The credit union's bylaws permit nominations for vacancies by petition signed by 1% of the members with a maximum of 500 member signatures. The election will not be conducted by ballot when there is only one nominee for each position to be filled and there will be no nominations from the floor. Nominations by petition will be accepted until December 13th, 2024, in accordance with our bylaws. You can contact me at the credit union for further information about this process. Members may vote online Monday, January 6th, 2025, through Thursday, January 23rd, 2025, in-branch by ballot box starting from January 6th, 2025, and ending January 23rd, 2025, by paper ballot by requesting a ballot with ballots to be received by January 23rd, 2025, and voting is allowed at the Annual Business Meeting for members who have not yet voted. The minimum age for qualification to vote and hold an elective office is 18.

The Board Nominating Committee of P1FCU has nominated the following slate of candidates and we will be electing 3 candidates for 3-year terms:

**Kym Clift** - Kym currently serves as the CEO for TriState Health and has

over 25 years of experience working in healthcare - primarily in finance and operational leadership roles. She currently serves on our Board of Directors and has previously served several board terms for a credit union in western Washington. Kym enjoys the personalized, friendly service and financial benefits that P1FCU provides. She respects P1FCU's commitment to and partnership with the communities it serves. P1FCU is a vital part of the LC Valley, and as a true believer in the credit union movement, this is a logical place for Kym to give of her time and she enjoys serving the members.

**WE ARE PREPARING FOR THE 2025 ANNUAL BUSINESS MEETING WHICH WILL BE HELD AT 6:00 P.M. ON THURSDAY, JANUARY 23RD, 2025. THE MEETING WILL BE HELD AT THE P1FCU ADMINISTRATION CENTER LOCATED AT 1025 WARNER AVENUE IN LEWISTON, IDAHO.**

**Tod Dickeson** - Tod currently serves on the P1FCU Board of Directors as our Board Chair. Tod has earned his designation as a Certified Credit Union Board member from our national trade association, America's Credit Unions. Tod resides in Lewiston and is an alum 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 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.

**Josh Ewing** - Josh has resided in Orofino, Idaho the past 7 years and was raised in the Tacoma, Washington area before moving to Phoenix, Arizona where he attended high school.

Josh graduated from Arizona State University with a Bachelor of Business Management. Josh's main work experience is workers' compensation insurance, and he has owned and operated his firm, JME Claims, LLC, which has offices in several states, for the past 10 years. Josh enjoys professional sports and living in the Orofino area with his wife and daughter.

**Michael Locati** - Michael lives in Walla Walla, Washington and is the owner of Locati Cellars which has offered Italian style wines from the Walla Walla Valley for over a century. He resides in Walla Walla with his wife and two daughters. He followed in the footsteps of his father and grandfather, developing a passion for growing Walla Walla Sweet Onions. He became a full-time farmer in 1989 and played a pivotal role in forming the Walla Walla Sweet Onion Growers Association. He also drafted the Walla Walla Sweet Onion Marketing Order #956 to protect the industry and launching Locati Brand for packing onions. He enjoys restoring vintage cars and spending time with family.

**Duane Wright** - Duane resides in College Place, Washington and graduated from Oregon State University with a Bachelor of Science in Business Administration and Accounting. Duane has 40 years of experience as a Certified Public Accountant, Certified Fraud Examiner, Financial Advisor, Business Advisor, and an Information Technology Consultant. He maintains several professional certifications. He has taught college courses and spent time mentoring young professionals. He has resided in the Northwest and raised his family in the Northwest.

Sincerely,

Chris Loseth  
President & CEO

### SAVE THE DATE



**Branch Closure**  
**Columbus Day**  
**Monday, October 14, 2024**

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



**Branch Closure**  
**Veterans Day**  
**Monday, November 11, 2024**

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



**87th Annual**  
**Business Meeting**  
**Thursday, January 23, 2025**

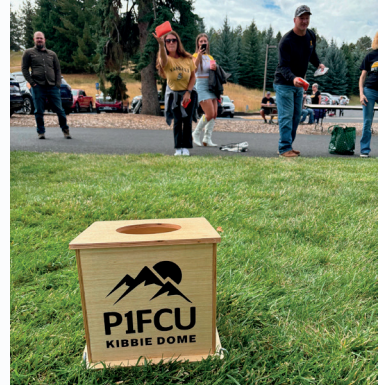
P1FCU Administration Conference Center, 1025 Warner Avenue, Lewiston.

# Quarter End FINANCIALS

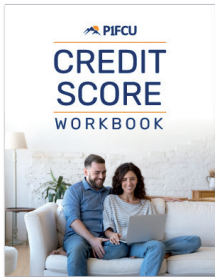
	6/30/2023	6/30/2024	% Increase
Shares	\$1,860,507,512	\$1,881,817,900	1.1%
Loans	\$1,803,376,130	\$1,777,760,011	-1.4%
Total Assets	\$2,190,137,633	\$2,186,013,003	-0.2%
Members	124,605	127,253	2.1%

## Join us at our Vandal Tailgates

It's time for the second season of Vandal Football at the P1FCU Kibbie Dome! We'll be at every home game with games, opportunities to win prizes, and other fantastic giveaways. We hope we'll see you there while we cheer on the Vandals.



## Introducing our Credit Score Workbook



Your credit score is an important part of your financial well-being. We also know they're complicated. That's why we created our new Credit Score Workbook to make every part of credit scores easy to understand. It will also walk you through creating an action plan for improving your credit score. Scan the QR code here to download the workbook and start improving your score.



### BRANCH LOCATIONS

- Athol, ID
- Bonnars Ferry, ID
- Brewster, WA
- Clarkston, WA *2 locations*
- Cle Elum, WA
- Colfax, WA
- College Place, WA *Inside Walmart*
- Culdesac, ID
- Garden City, ID *Inside Fred Meyer*
- Genesee, ID
- Grangeville, ID
- Hayden, ID
- Island City, OR *Inside Walmart*
- Lewiston, ID *3 locations*
- Meridian, ID
- Moscow, ID
- Nampa, ID
- Ontario, OR *Inside Walmart*
- Orofino, ID
- Osburn, ID
- Ponderay, ID
- Post Falls, ID *2 locations*
- Pullman, WA
- Rathdrum, ID
- St. Maries, ID
- Tonasket, WA
- Walla Walla, WA

## Meridian Backpack Drive

In partnership with the Idaho Foodbank, we hosted a donation drive at our Meridian Branch to raise funds for the Idaho Foodbank's backpack program before the school year started. The backpack program provides nutritious meals for kids experiencing food insecurity while they're away from school for the weekend. We had so much fun connecting with our Treasure Valley neighbors, raising money for a good cause, and enjoying some delicious donuts from Holy Oly O's.



## P1FCU Pavillion at the New Boys & Girls Club

In August, we dedicated the new Normal Hill campus of the Boys & Girls Club of the Lewis Clark Valley, the Schweitzer Clubhouse. P1FCU was honored to help contribute funds to the new clubhouse to remodel the P1FCU Pavillion, where kids can spend time playing and being active while at the club. Kids were able to go play in the new clubhouse beginning September 3rd. We're looking forward to all the ways this new clubhouse will serve our kids going forward.



## Shred Day

Join us as we celebrate International Credit Union Day with a free shred day on October 18th. From 11 am to 2 pm you're invited to bring up to three boxes of documents to shred to our Lewiston Warner, Rathdrum, Walla Walla, Tonasket, and Meridian branches.



p1fcu.org



30,000 SURCHARGE FREE ATM'S



5,600 CREDIT UNION LOCATIONS

CO-OPCREDITUNIONS.ORG/LOCATOR



OVER 55,000 SURCHARGE FREE ATM'S