

Photo courtesy of Cedar, Idaho County ID

P1FCU Member Matters

Springing Up Change

PRESIDENT'S MESSAGE



Chris Loseth
President & CEO

The first day of Spring arrived on March 20th and it could not have been soon enough. Snow is finally disappearing, and signs of Spring are upon us with all its glory here in the Lewis Clark Valley. Your credit union has been working

diligently through this snowy season as we converted to a federally insured state-chartered credit union with a name change to Potlatch No. 1 Financial Credit Union while retaining our familiar acronym of P1FCU. Our Idaho state charter became effective on February 21st with no changes in our federal deposit insurance that we have maintained since 1971.

We have expanded our field of membership in Idaho, Oregon, and Washington and are busy with finishing our new branch office in Rathdrum, Idaho, which will be opening in mid-May. We opened our most recent branch office in Colfax, Washington, in January and are busy helping new members in Colfax who have been most appreciative of us

providing the only credit union in town for the benefit of the residents of Colfax.

WE CONTINUE TO WORK TOWARD IMPROVING MEMBER OFFERINGS OF PRODUCTS AND SERVICES AND FINE TUNING WHAT WE DO FOR OUR MEMBERS.

We continue to work toward improving member offerings of products and services and fine tuning what we do for our members. We are converting to a new core computing system in September that will allow us to expand our service levels, and this much needed change will be our first major overhaul of our core computing system in the past 25 years.

We will enhance many areas of our operations while increasing our ability to offer best of market service with the most modern computing capabilities that will take us many years into the future. There will be several major advancements in our offerings that we will detail to our membership over the summer months.

Our online services have been upgraded recently to allow a more efficient online account opening process and the ability to add additional accounts for existing members. We can now offer our member services online more efficiently to a wide range of current and potential members who want to access us online versus coming into a traditional branch.

Member experience is of utmost importance to us as we provide service to our members and we have implemented a credit union wide process of evaluating and improving how we serve our membership. We look forward to continuing to engage with our members by requesting their input in this process with the goal of remaining to be the best we can be for the benefit of our membership.

I want to thank our members for the loyalty and trust you have put in the Staff, Management and Board of Directors of P1FCU to bring you the services you need.

Chris Loseth
President & CEO

The Next Step for P1FCU

Rathdrum, Idaho will be the home of the next P1FCU branch! Located at 14678 N. Kimo Ct, and opening in May 2019, this new branch will include multiple teller stations as well as offices for consumer loans, mortgage and business to assist our members. It will also include a two lane drive thru as well as an ITM (Interactive Teller Machine)/ATM drive thru lane to maximize the service to our members of Kootenai County and surrounding areas.



Save the Date



P1FCU Easter Egg Hunt
Saturday, April 20, 2019
LCSC Harris Field- Lewiston



P1FCU Money-Wise Kid's Carnival-Northern
Saturday, April 27, 2019
Kootenai County Boys & Girls Club- 200 W Mullan Ave., Post Falls



Branch Closure - Memorial Day
Monday, May 27, 2019
All branches of P1FCU will be closed in observance of Memorial Day.



P1FCU Money-Wise Kid's Carnival-LC Valley
Saturday, May 4, 2019
Lewiston Boys & Girls Club- 1021 Burrell Ave., Lewiston

Member Owned Since 1938

Federally Insured by NCUA

QUARTER END
FINANCIALS

	12/31/2017	12/31/2018	% INCREASE
SHARES	\$881,836,886	\$994,841,407	12.8%
LOANS	\$880,779,457	\$945,680,386	7.4%
TOTAL ASSETS	\$983,930,489	\$1,103,364,883	12.1%
MEMBERS	84,401	87,540	3.7%



Hunting for Eggs and Free Family Fun

Bring the family to the 2nd Annual P1FCU Easter Egg Hunt and Movie at Harris Field on the LCSC Campus. The Easter egg hunt is for kids 10 and under begins at 4:00 pm on April 20th and will be followed by popcorn and the movie Peter Rabbit shown on the LCSC digital scoreboard. Bring your own basket and blanket (no chairs allowed).

There will be four age groups for the egg hunt:

2 years and under	3-4 years old	5-7 years old	8-10 years old
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To learn more P1FCU Events, visit our Facebook page

Money-Wise Kid's Carnival

Our 6th Annual FREE P1FCU Money-Wise Kid's Carnivals are April 27th from 12-3pm at the Boys & Girls Club of Kootenai County - Jordan Johnson Clubhouse and May 4th from 12-3pm at the Lewiston Boys and Girls Club! Enjoy carnival games, food, and prizes. Kids collect "coins" for playing games and redeem them for fun prizes and practice counting. Attendees do not need to be a club members. Children must be accompanied by a parent or guardian. See you at the carnival!



*Rates and terms vary based on credit worthiness of the applicant, and are subject to change without notice. Interest will accrue during the first 90 days if payment is deferred. Limited time offer, and subject to change without notice.



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 *Opening Soon*
14678 N Kimo Ct
Rathdrum, ID 83858

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

P1FCU

p1fcu.org



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ATM'S NATIONWIDE



7,000 LOCATIONS
NATIONWIDE

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