



We are *the* credit union of The LCMS.

How to Use This Packet

A flexible communications toolkit for church offices, pastors, administrators, and ministry leaders.

Use what fits your congregation

Each month includes multiple bulletin announcements. Choose the pieces that best fit your communication schedule. You do not need to use every item.

A simple monthly rhythm

- Publish one full bulletin announcement during the month.
- Use the short bulletin option when space is limited.
- Keep the website address and any required eligibility disclosure with the copied text.

Editorial guidance

- Announcements may be shortened for space, but keep the core message and call to action intact.
- Product rates and promotional offers are intentionally not included so the materials remain useful throughout the month.

Relationship Rewards disclosure

Whenever Relationship Rewards is mentioned, keep the eligibility disclosure with the announcement or slide. Do not remove it when copying content into a bulletin, newsletter, email, or presentation.

June - December At-a-Glance

June: More Than Banking. A Financial Partner for the LCMS Community.

July: Wherever Summer Takes You, LutheranFCU Is Here to Help.

August: Ready for What Comes Next.

September: Your Goals. Your Next Step. Your Financial Partner.

October: Put Your Money to Work.

November: Thankful for the Community We Serve.

December: Financial Peace of Mind for the Season Ahead.

JUNE

More Than Banking. A Financial Partner for the LCMS Community.



Monthly focus

Introduce the full value of LutheranFCU while highlighting the new website, Relationship Rewards, and contactless debit cards.

FEATURED MESSAGES

- The redesigned LutheranFCU.org
- Relationship Rewards for eligible members
- Contactless debit cards
- The values benefit of a member-owned, Christ-centered financial partner

Ready-to-use content begins on the next page.

June Bulletin Announcements

Copy and paste any option below into a worship bulletin, weekly email, website update, or church newsletter.

BULLETIN ANNOUNCEMENT 1

More Than a Credit Union

Looking for a financial partner that shares your connection to the LCMS? Lutheran Federal Credit Union offers checking and savings accounts, auto loans, mortgages, home equity loans, personal loans, credit cards, and more.

But LutheranFCU is about more than products. As a member-owned, Christ-centered credit union created to serve the LCMS community, LutheranFCU is committed to providing caring, trustworthy service while supporting the people and ministries of the church.

Learn more at LutheranFCU.org.

BULLETIN ANNOUNCEMENT 2

A New Website. An Easier Way to Explore LutheranFCU.

Have you visited the new LutheranFCU.org?

The redesigned Lutheran Federal Credit Union website makes it easier to explore accounts, loans, financial education resources, member benefits, and the many ways LutheranFCU serves the LCMS community.

Whether you are looking for a new checking account, financing for a car or home, or simply want to learn more about a financial institution created to serve the church, visit LutheranFCU.org

BULLETIN ANNOUNCEMENT 3

Your Relationship Can Be More Rewarding

The more you bank with Lutheran Federal Credit Union, the more your relationship may reward you.

Through Relationship Rewards, eligible members can receive additional benefits based on their relationship with LutheranFCU, including opportunities for better rates on select loans, certificates, and dividend-earning checking accounts.

It is one more way LutheranFCU says thank you for choosing a financial partner dedicated to serving the LCMS community.

Learn more at LutheranFCU.org/relationshiprewards.

Eligibility requirements apply. Visit LutheranFCU.org/relationshiprewards for complete requirements and details.

BULLETIN ANNOUNCEMENT 4

Tap. Pay. Go.

Lutheran Federal Credit Union debit cards now offer the convenience of contactless payments.

At participating terminals, simply tap your contactless LutheranFCU debit card to make a quick and convenient payment. It is another way LutheranFCU continues to provide modern, everyday banking tools while remaining focused on serving the LCMS community.

Not yet a member? Discover the benefits of membership at LutheranFCU.org

SHORT BULLETIN OPTION

Banking That Shares Your Values

Lutheran Federal Credit Union offers checking, savings, loans, credit cards, and other everyday financial solutions for the LCMS community. As a member-owned, Christ-centered credit union, LutheranFCU combines modern financial services with a commitment to trustworthy, caring service and support for the people and ministries of the church. Learn more at LutheranFCU.org.

JULY

Wherever Summer Takes You, LutheranFCU Is Here to Help.

Monthly focus

Travel, vehicles, summer expenses, and the value of having a nationwide financial partner connected to the LCMS community.

FEATURED MESSAGES

Auto financing before the next dealership visit
Everyday banking tools for summer travel and expenses
Modern financial solutions with caring, trustworthy service
A financial partner created to serve the LCMS community

Ready-to-use content begins on the next page.

July Bulletin Announcements

Copy and paste any option below into a worship bulletin, weekly email, website update, or church newsletter.

BULLETIN ANNOUNCEMENT 1

Heading Somewhere This Summer?

Road trips, family visits, vacations, and everyday errands all have one thing in common: life keeps moving.

Lutheran Federal Credit Union helps members move forward with auto loans, checking and savings accounts, debit cards, credit cards, and other everyday financial solutions.

And because LutheranFCU was created to serve the LCMS community, members receive more than financial products. They gain a financial partner committed to caring, trustworthy service.

Learn more at LutheranFCU.org.

BULLETIN ANNOUNCEMENT 2

Thinking About a New Vehicle?

Whether your current car is ready for retirement or your family simply needs something different, Lutheran Federal Credit Union can help make your next vehicle purchase easier.

LutheranFCU offers auto financing for members of the LCMS community, along with personalized service from a credit union that understands whom it was created to serve.

Before heading to the dealership, explore your financing options at LutheranFCU.org.

BULLETIN ANNOUNCEMENT 3

Banking Built for the LCMS Community

Lutheran Federal Credit Union serves members across the country with modern financial tools and a mission rooted in the LCMS community.

From checking and savings to auto loans, mortgages, home equity loans, credit cards, and more, LutheranFCU is here to help members manage everyday financial needs while providing caring, trustworthy service.

Discover a financial partner created with the LCMS community in mind at LutheranFCU.org.

SHORT BULLETIN OPTION

Moving Forward Together

Wherever life takes you, Lutheran Federal Credit Union is here to help with everyday banking, lending, and financial resources. Discover modern financial solutions and the added benefit of a financial partner created to serve the LCMS community at LutheranFCU.org.

AUGUST

Ready for What Comes Next.



Monthly focus

Back-to-school season, changing routines, saving, budgeting, and financial education.

FEATURED MESSAGES

- A back-to-school financial check-in
- Financial education for smarter everyday decisions
- Saving for future needs and unexpected expenses
- Service that goes beyond traditional banking

Ready-to-use content begins on the next page.

August Bulletin Announcements

Copy and paste any option below into a worship bulletin, weekly email, website update, or church newsletter.

BULLETIN ANNOUNCEMENT 1

A New School Year. A Good Time for a Financial Check-In.

Back-to-school season brings new schedules, new expenses, and plenty to plan for.

It can also be a good time to take a fresh look at your finances.

Lutheran Federal Credit Union offers checking and savings accounts, lending options, credit cards, and financial education resources to help members of the LCMS community make informed financial decisions.

Learn, plan, and move forward with a financial partner created to serve your community at LutheranFCU.org.

BULLETIN ANNOUNCEMENT 2

Build Better Financial Habits

Financial health is not built in a single day. It grows through everyday decisions about spending, saving, borrowing, and planning.

Lutheran Federal Credit Union provides financial education resources designed to help individuals and families better understand their money and make confident financial decisions.

It is one more way LutheranFCU serves the LCMS community beyond traditional banking.

Explore financial education resources at LutheranFCU.org.

BULLETIN ANNOUNCEMENT 3

Saving for What Comes Next

A new school year reminds us how quickly life changes. Whether you are preparing for future expenses, building an emergency fund, or simply trying to save more consistently, Lutheran Federal Credit Union offers savings options designed to help.

And because LutheranFCU is member-owned and created to serve the LCMS community, your financial relationship is rooted in a shared mission of service.

Learn more at LutheranFCU.org.

SHORT BULLETIN OPTION

Learn. Save. Move Forward.

Lutheran Federal Credit Union offers banking services and financial education resources to help members of the LCMS community make informed decisions and prepare for what comes next. Discover more at LutheranFCU.org.

SEPTEMBER

Your Goals. Your Next Step. Your Financial Partner.



Monthly focus

Major financial goals, auto loans, mortgages, home financing, and the benefit of personalized service.

FEATURED MESSAGES

- Financing for a vehicle or home
- Home equity options for renovations and repairs
- A broad range of solutions for different financial goals
- Caring, trustworthy service for major decisions

Ready-to-use content begins on the next page.

September Bulletin Announcements

Copy and paste any option below into a worship bulletin, weekly email, website update, or church newsletter.

BULLETIN ANNOUNCEMENT 1

What Is Your Next Financial Goal?

A different vehicle? A new home? A home improvement project? Building savings?

Whatever you are working toward, Lutheran Federal Credit Union is here to help members of the LCMS community take the next step.

Explore checking, savings, auto loans, mortgages, home equity loans, personal loans, and more at LutheranFCU.org.

BULLETIN ANNOUNCEMENT 2

Buying a Home Is a Big Decision

The right financial partner can make a difference.

Lutheran Federal Credit Union offers mortgage options to help eligible members of the LCMS community move toward homeownership.

Members receive more than access to financing. They work with a credit union created to serve the LCMS community and committed to caring, trustworthy service throughout the process.

Explore mortgage options at LutheranFCU.org.

BULLETIN ANNOUNCEMENT 3

Improve the Home You Already Love

Sometimes moving is not the answer. Improving might be.

A home equity loan from Lutheran Federal Credit Union may help eligible homeowners finance renovations, repairs, and other important needs.

Explore home equity lending and other financial solutions from a credit union created to serve the LCMS community at LutheranFCU.org.

SHORT BULLETIN OPTION

Take the Next Step

Whether your next goal involves a vehicle, a home, a project, or building your savings, Lutheran Federal Credit Union is here to help members of the LCMS community move forward. Learn more at LutheranFCU.org.

OCTOBER

Put Your Money to Work.



Monthly focus

Savings, certificates, stewardship, and making thoughtful financial decisions.

FEATURED MESSAGES

- Savings and certificate options for future goals
- Financial stewardship and thoughtful planning
- Resources for changing financial priorities
- A mission-centered financial partner for every season

Ready-to-use content begins on the next page.

October Bulletin Announcements

Copy and paste any option below into a worship bulletin, weekly email, website update, or church newsletter.

BULLETIN ANNOUNCEMENT 1

Put Your Money to Work

Money that is set aside can still have a job to do.

Whether you are building savings for the future, preparing for an upcoming expense, or looking for a place to set aside funds for a specific period of time, Lutheran Federal Credit Union offers savings and certificate options for eligible members.

Explore ways to put your money to work with a financial partner created to serve the LCMS community at LutheranFCU.org.

BULLETIN ANNOUNCEMENT 2

Good Stewardship Starts with a Plan

Financial stewardship looks different in every household, but thoughtful planning can help us use the resources entrusted to us with greater confidence.

Lutheran Federal Credit Union provides savings options, financial education resources, and everyday banking services to help members of the LCMS community manage money with purpose.

Discover more at LutheranFCU.org.

BULLETIN ANNOUNCEMENT 3

A Financial Partner for Every Season

Financial priorities change over time.

Some seasons are about saving. Others are about borrowing, preparing, purchasing, or simply managing everyday expenses.

Lutheran Federal Credit Union offers a variety of financial solutions along with caring, trustworthy service from an organization created specifically to serve the LCMS community.

Learn more at LutheranFCU.org.

SHORT BULLETIN OPTION

Make Your Money Work with Purpose

Explore savings, certificates, checking, lending, and financial education resources from Lutheran Federal Credit Union, a member-owned financial partner created to serve the LCMS community. Visit LutheranFCU.org.

NOVEMBER

Thankful for the Community We Serve.



Monthly focus

Gratitude, member ownership, Relationship Rewards, and serving the LCMS community.

FEATURED MESSAGES

- Gratitude for individuals, families, congregations, schools, and ministries
- The value of member ownership
- Relationship Rewards for eligible members
- A Christ-centered mission focused on serving the LCMS community

Ready-to-use content begins on the next page.

November Bulletin Announcements

Copy and paste any option below into a worship bulletin, weekly email, website update, or church newsletter.

BULLETIN ANNOUNCEMENT 1

Thankful to Serve the LCMS Community

At Lutheran Federal Credit Union, we are grateful for the opportunity to serve individuals, families, congregations, schools, and ministries throughout the LCMS.

As a member-owned, Christ-centered credit union, LutheranFCU exists to provide caring, trustworthy service and everyday financial solutions for the community we share.

Thank you for allowing us to serve.

Learn more at LutheranFCU.org.

BULLETIN ANNOUNCEMENT 2

Your Financial Relationship Matters

At Lutheran Federal Credit Union, membership is more than opening an account.

Through Relationship Rewards, eligible members may receive additional benefits as their relationship with LutheranFCU grows.

It is one more way LutheranFCU recognizes and thanks members who choose a financial partner created to serve the LCMS community.

Learn more at LutheranFCU.org/relationshiprewards.

Eligibility requirements apply. Visit LutheranFCU.org/relationshiprewards for complete requirements and details.

BULLETIN ANNOUNCEMENT 3

Member-Owned Means You Are Part of Something Different

A credit union is not owned by outside shareholders. It is owned by its members.

At Lutheran Federal Credit Union, that member-owned structure is paired with a specific mission: serving the LCMS community with caring, trustworthy financial services.

Discover the difference of membership at LutheranFCU.org.

SHORT BULLETIN OPTION

Thankful to Serve

Lutheran Federal Credit Union is grateful to serve the people and ministries of the LCMS community with caring, trustworthy financial services. Discover a member-owned, Christ-centered financial partner at LutheranFCU.org.

DECEMBER

Financial Peace of Mind for the Season Ahead.



Monthly focus

Christmas spending, preparing for the new year, wise financial decisions, and the reassurance of a trusted financial partner.

FEATURED MESSAGES

- Thoughtful Christmas spending and budgeting
- A year-end financial check-in
- Banking and education resources for the year ahead
- A trusted financial partner in every season

Ready-to-use content begins on the next page.

December Bulletin Announcements

Copy and paste any option below into a worship bulletin, weekly email, website update, or church newsletter.

BULLETIN ANNOUNCEMENT 1

Give Your Budget a Little Christmas Cheer

The Christmas season can bring joy, celebration, and extra expenses.

A thoughtful spending plan can help you celebrate generously without beginning the new year with unnecessary financial stress.

Lutheran Federal Credit Union offers financial education resources and everyday banking tools to help members of the LCMS community make confident financial decisions during Christmas and throughout the year.

Explore more at LutheranFCU.org.

BULLETIN ANNOUNCEMENT 2

Start the New Year with a Financial Check-In

As one year ends and another begins, it can be a good time to review your financial goals.

Are you saving regularly? Is your checking account still meeting your needs? Are you carrying debt you want to address? Is there a major purchase or expense on the horizon?

Lutheran Federal Credit Union offers banking, lending, savings, and financial education resources to help members of the LCMS community prepare for what comes next.

Visit LutheranFCU.org.

BULLETIN ANNOUNCEMENT 3

A Financial Partner Beyond the Christmas Season

The gifts are opened. The decorations eventually come down. But financial needs continue throughout the year.

Lutheran Federal Credit Union is here to serve the LCMS community in every season with checking, savings, loans, credit cards, financial education, and caring, trustworthy service.

Discover a financial partner created with your community in mind at LutheranFCU.org.

SHORT BULLETIN OPTION

Prepare for the Year Ahead

Start the new year with a fresh look at your finances. Lutheran Federal Credit Union offers banking, lending, savings, and financial education resources for the LCMS community. Learn more at LutheranFCU.org.