



We are *the* credit union of The LCMS.

How to Use This Packet

A simple monthly rhythm

- Publish one full bulletin announcement during the month.
- Place the newsletter article in a monthly newsletter, email, or website update.
- 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 Newsletter Copy

Longer-form copy for a monthly newsletter, email, website, or congregation update.

NEWSLETTER ANNOUNCEMENT

More Than Banking: Discover Lutheran Federal Credit Union

Choosing a financial institution is about more than finding a place to keep your money. It is about finding a financial partner you can trust.

Lutheran Federal Credit Union was created to serve the LCMS community. As a member-owned, Christ-centered credit union, LutheranFCU provides everyday financial products and services for individuals, families, congregations, schools, and ministries connected to the LCMS.

Members have access to checking and savings accounts, auto loans, mortgages and home equity loans, personal loans, credit cards, certificates, and more. LutheranFCU also continues to make banking more convenient with resources such as contactless debit cards and a newly redesigned website that makes it easier to explore products, educational resources, and member benefits.

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

But the difference goes beyond products and rates.

LutheranFCU exists specifically to serve the LCMS community. That means members can choose a financial partner that understands their connection to the church and is committed to providing caring, trustworthy service while supporting the people and ministries of the LCMS.

Discover more at LutheranFCU.org.

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

July Newsletter Copy

Longer-form copy for a monthly newsletter, email, website, or congregation update.

NEWSLETTER ANNOUNCEMENT

Wherever Life Takes You, Take a Financial Partner You Can Trust

Summer is often a season of movement. Families travel, young adults prepare for college, workers begin new calls, and many people find themselves thinking about a different vehicle or other changing financial needs.

Lutheran Federal Credit Union is here to help members of the LCMS community move forward.

LutheranFCU offers checking and savings accounts, auto loans, mortgages, home equity loans, personal loans, credit cards, and other financial solutions designed to support everyday life.

But one of the most important benefits of LutheranFCU is not simply what it offers. It is whom LutheranFCU exists to serve.

As a member-owned, Christ-centered credit union created for the LCMS community, LutheranFCU is committed to caring, trustworthy service for individuals, families, congregations, schools, and ministries connected to the church.

Wherever the road ahead takes you, discover a financial partner that understands your community.

Visit LutheranFCU.org.

August Newsletter Copy

Longer-form copy for a monthly newsletter, email, website, or congregation update.

NEWSLETTER ANNOUNCEMENT

Back to School, Back to Good Financial Habits

The beginning of a new school year often brings a renewed sense of routine. Calendars fill up, schedules change, and families adjust to new expenses and priorities.

It can also be an ideal time for a financial check-in.

Are you saving regularly? Do you have an emergency fund? Are you keeping track of where your money is going? Are there financial goals you have been putting off?

Lutheran Federal Credit Union is here to help members of the LCMS community build stronger financial habits.

In addition to checking and savings accounts, loans, credit cards, and other everyday financial services, LutheranFCU provides financial education resources to help members better understand topics such as budgeting, borrowing, saving, credit, and preparing for unexpected expenses.

That commitment to education reflects an important part of LutheranFCU's mission. Serving members well means more than offering products. It means helping individuals and families make informed financial decisions with confidence.

Start a new season with a fresh look at your finances.

Visit LutheranFCU.org.

September Newsletter Copy

Longer-form copy for a monthly newsletter, email, website, or congregation update.

NEWSLETTER ANNOUNCEMENT

Big Goals Often Begin with One Next Step

Financial goals can look very different from one household to another.

For one family, the next step may be replacing an aging vehicle. For another, it may be purchasing a first home. Someone else may be preparing for a home renovation, building an emergency fund, or simply trying to organize everyday finances.

Whatever your goal, Lutheran Federal Credit Union is here to help.

LutheranFCU offers a variety of financial solutions for members of the LCMS community, including checking and savings accounts, auto loans, mortgages, home equity loans, personal loans, credit cards, and more.

But major financial decisions are about more than numbers. They require trust.

As a member-owned, Christ-centered credit union, LutheranFCU is committed to providing caring, trustworthy service and helping members better understand their options.

Your next financial goal may still be a long way off, or it may be closer than you think. Either way, the first step can simply be learning what options are available.

Visit LutheranFCU.org.

October Newsletter Copy

Longer-form copy for a monthly newsletter, email, website, or congregation update.

NEWSLETTER ANNOUNCEMENT

Put Your Money to Work with Purpose

Saving money is rarely the goal by itself.

We save because we are preparing for something: an emergency, a purchase, education, retirement, a family need, or simply greater financial stability.

Lutheran Federal Credit Union offers savings options and certificates that can help eligible members put money to work while preparing for future needs.

LutheranFCU also provides checking accounts, loans, credit cards, and financial education resources to help members manage the many different parts of their financial lives.

But thoughtful financial stewardship is about more than choosing a particular account.

It begins with understanding your goals, considering your options, and making decisions that fit your circumstances.

As a member-owned, Christ-centered credit union created to serve the LCMS community, LutheranFCU seeks to be a caring and trustworthy financial partner through every season of life.

Explore your options at LutheranFCU.org.

November Newsletter Copy

Longer-form copy for a monthly newsletter, email, website, or congregation update.

NEWSLETTER ANNOUNCEMENT

Thankful for the Community We Serve

November is a natural time to reflect on the people, relationships, and communities for which we are grateful.

At Lutheran Federal Credit Union, we are especially grateful for the opportunity to serve the LCMS community.

LutheranFCU was created to provide financial services for individuals, families, congregations, schools, ministries, and organizations connected to the LCMS. Today, members can access checking and savings accounts, auto loans, mortgages, home equity loans, personal loans, credit cards, certificates, and other financial resources.

But the relationship goes deeper than products.

LutheranFCU is member-owned. That means the credit union exists to serve its members, not outside shareholders. It also means LutheranFCU can remain focused on its mission of serving the church community with caring and trustworthy financial services.

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

This Thanksgiving season, we simply want to say thank you to the members, congregations, schools, ministries, and organizations that allow LutheranFCU to serve.

Learn more at LutheranFCU.org.

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

December Newsletter Copy

Longer-form copy for a monthly newsletter, email, website, or congregation update.

NEWSLETTER ANNOUNCEMENT

A Season for Joy, Generosity, and Thoughtful Planning

Christmas is a season filled with many good things: worship, family, generosity, traditions, meals, gifts, and time together as we remember the birth of our savior, Jesus Christ.

It can also be an expensive time of year.

A thoughtful financial plan can help families celebrate the season while avoiding unnecessary financial stress. Setting a budget, planning purchases, watching credit card balances, and keeping long-term goals in mind can make a meaningful difference.

Lutheran Federal Credit Union is here to help members of the LCMS community manage financial needs during Christmas and throughout the year.

LutheranFCU offers checking and savings accounts, loans, credit cards, certificates, and financial education resources designed to help members make informed decisions.

As the calendar turns toward a new year, it may also be a good time for a simple financial check-in. Consider reviewing your savings goals, accounts, debts, upcoming expenses, and plans for the year ahead.

And remember, LutheranFCU offers something beyond financial products. As a member-owned, Christ-centered credit union created specifically to serve the LCMS community, LutheranFCU is committed to caring, trustworthy service in every season.

Learn more at LutheranFCU.org.