



ILWU Auxiliary Handmade Quilt

With this year's International Credit Union Day theme of "People Helping People," we'd like to recognize and thank those organizations that help us fulfill this mission. In particular, we'd like to take this opportunity to thank the ILWU Auxiliary for their continued support. For nearly 20 years, the ILWU Auxiliary has donated a handmade quilt to the credit union for our annual Credit Union for Kids fundraiser, benefiting Doernbecher Children's Hospital in Portland, Oregon. With their generous donation every year, we've been able to raise thousands of dollars for area children.

This year's quilt has a patriotic theme, and the winner will be drawn on November 10, 2015, in honor and remembrance of our veterans and military. Please buy a ticket and join us to be a part of the "People Helping People" movement.

People Helping People

The credit union movement began 160 years ago with a simple but radical idea: with the help of your neighbors, you can improve your financial well-being. This idea spread across the world and credit unions flourished, especially during times of economic hardship.

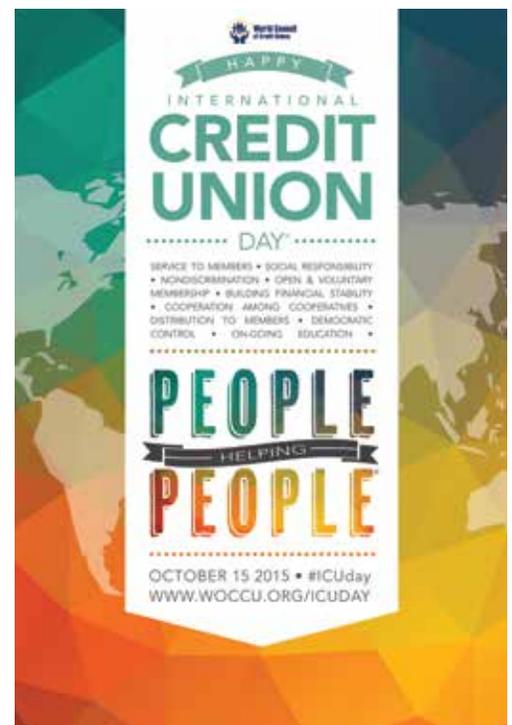
During the Great Depression, scores of ordinary Americans – farmers, teachers, small-business owners, etc. – found themselves without access to banking services, so they banded together to become their own not-for-profit financial institution. Credit unions opened in record numbers.

When the Great Recession hit decades later, credit union membership swelled again. Today, there are 100 million credit union members in the United States and more than 200 million credit union members worldwide.

But even after all this time, the bedrock principles of credit unions remain unchanged. Credit unions are still based on:

- People coming together to be their own bank, so no one can deny them a path to prosperity.
- People pooling their savings to provide each other affordable credit.
- People helping people.

To celebrate this powerful movement, join Lower Columbia Longshoremen's Federal Credit Union on **October 15, 2015**. We will have free refreshments and special credit union giveaways.



Notice of Errors, Forgeries and Unauthorized Signatures

You must notify us in writing within 30 days after we mail a statement or otherwise make a statement available (for example, paperless statements) if: an item that you did not authorize or that is altered is listed on the statement; your account statement contains any errors; or you did not receive your scheduled statement.

You must notify us in writing of any unauthorized, improper or missing endorsements within six months after the account statement is mailed or made available. You must provide us with all information we need to investigate the alleged error or item. You must also file any police reports and provide any supporting affidavits and testimony we reasonably request.

If you do not comply with the requirements above, we are not required to reimburse you for any claimed loss, and you cannot bring any legal claim against us in any way related to the item or errors. In addition, if you fail to notify us of any unauthorized item within 30 days after we mail or in any other way make available a statement that lists an unauthorized item, we are not required to reimburse you for unauthorized items by the same person that we pay after that time. However, the Electronic Funds Transfer Services Terms section of this agreement applies to the reporting of errors on personal electronic funds transfers subject to Consumer Financial Protection Bureau Regulation E. You also have certain rights under federal law for substitute checks; please see the Substitute Checks and Your Rights section of the Members and Account Agreement for more information. *This notice modifies your original Membership Agreement.*

Privacy Notice

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.lclfcu.org, or we will mail you a free copy upon request if you call us at 360-423-2770.

'Tis the Season!

Get ready to shop 'til you drop! Christmas Club accountholders, your funds will be transferred to your checking accounts on October 19, 2015, so you can start your holiday shopping! Not a Christmas Club accountholder? Start one now to be prepared for next year's holiday season.

Board of Directors Positions

Are you interested in serving as a member of the credit union's Board of Directors? To be eligible to run for a seat on the Board, you need to be a current credit union member and submit a Board Member Application. Application forms can be requested at the credit union office or found at www.lclfcu.org under the forms and disclosure section. Applications must be returned by November 27, 2015.

Credit Unions
of SW Washington

SHRED DAY

October 17, 2015
10-2pm

FREE DOCUMENT SHREDDING

KEEP YOUR IDENTITY SAFE AND CELEBRATE INTERNATIONAL CREDIT UNION WEEK

**Longview
Red Canoe Credit Union
821 Washington Way**

**Bring up to three 10-ream paper boxes and
have them professionally shredded for FREE.**

Suggested donation of non-perishable
food items will be donated to local food banks.



Lower Columbia Longshoremen's Federal Credit Union

629 14th Avenue
Longview, WA 98632
www.lclfcu.org

Local Calls: 360-423-2770
Toll Free: 888-337-4404
Fax Number: 360-577-8120
24-Hour Automated Teller
Toll Free 800-598-8984

Lobby Hours:
Mon. – Thurs. 8:00 am to 5:30 pm
Fri. 6:00 am to 5:30 pm

Drive-Up Hours:
Mon. – Thurs. 7:30 am to 5:30 pm
Fri. 7:30 am to 6:00 pm

LCLFCU savings accounts insured
to at least \$250,000 and backed
by the full faith and credit of the
United States Government. National
Credit Union Administration, a U.S.
Government Agency.

Credit Union Rates Effective 9/30/2015

Shares/Dues/Vacation	.02%	.02% APY
Money Market	.05%	.05% APY
Six-Month CD	.10%	.10% APY
One-Year CD	.20%	.20% APY
Two-Year CD	.40%	.40% APY

Share Loans		2.02%
New Auto	Start at	1.99%
Used Auto	Start at	2.99%
New RVs & Boats	Start at	5.99%
Used RVs & Boats	Start at	6.24%
Signature Loans		12.00%
Visa® Fixed Rate		9.90%

Real Estate	Start at	4.41%
Home Equity		6.00%
Line of Credit		

Rates are subject to change. Contact the
credit union to confirm today's current rates.

LCLFCU will implement a
Convenience Transfer Fee of \$2.00
effective November 1, 2015.



2015/2016 Holiday Closures

Monday, October 12 – Columbus Day
Wednesday, November 11 – Veterans Day
Thursday, November 26 – Thanksgiving Day
Friday, December 25 – Christmas Day
Friday, January 1 – New Year's Day

