



## Don't Miss Our Annual Meeting

Please join us for the 63rd Annual Meeting of the membership:

April 22, 2017  
12:00 pm - 2:00 pm  
Longshoremen's Hall  
617 14th Avenue  
Longview, WA

Please purchase your tickets by April 13, 2017!

**TICKETS:**  
\$6.00 members  
\$12.00 non-members

Join us for a buffet luncheon, bingo and lots of credit union giveaways!



**LCLFCU  
Encourages  
Youth to**

*give a Hoot about  
Saving™*  
CREDIT UNIONS CELEBRATE YOUTH.



Learning to save for what you want in life is a crucial life skill, but it's one too few young people are learning. That's why for Financial Literacy Month in April, LCLFCU will focus on helping young people develop good saving habits. LCLFCU encourages young people to save for something they care about.

The theme of the event is Give a Hoot About Saving. Owls represent wisdom, and nothing is wiser than learning to save for one's future goals. Member education and concern for the community are part of the foundational principles of our credit union. Passing along a crucial life skill to the next generation to prepare them for a bright future embodies both those principles.

Come visit LCLFCU in the month of April and make a deposit into your savings account. We will have giveaways and treats for all youth members!





## Scholarship Applications Due May 5

Applications for LCLFCU's Scholarship Program are due May 5, 2017. Four student-members will be chosen to receive \$1,000 each in scholarship funds. Students must be current high school seniors graduating in June 2017 and planning on continuing their education at a college, university, community college or vocational school to be eligible to win.

*Request an application at the credit union or visit the "Forms" section of our website at [www.lclfcu.org](http://www.lclfcu.org).*

## SAVE THE DATE!

Don't miss out on fun credit union events this summer.

**Member Appreciation Night  
Black Bears Baseball Game  
June 13, 2017**

**C U @ the Fair – Youth Day  
Cowlitz County Fair  
July 29, 2017**

Come out for fun, giveaways and to meet your fellow credit union members! For tickets and more information, visit [www.lclfcu.org](http://www.lclfcu.org).

## Live Well on Less

*Enjoy the good life without busting your budget*

In an era when Americans have historically low savings rates, it seems that "budget" is a dirty word. Dining out, \$5 cups of coffee and designer labels have become staples in many of our lives – and many of us have the debt to prove it.

But budgeting and living the good life CAN co-exist. It's all about setting priorities and sticking to them. Here are some tips for achieving a good balance between smart spending and splurging:

- Prioritize your needs and wants. At the top of your needs list are obvious things – food, mortgage or rent, health care, taxes and the like. But saving money and eliminating debt should also be at the top of your list of needs. Your wants are the other things that are important to you – travel, dining out, cable TV, shopping, etc. Prioritizing your wants can help you identify the things you "can't live without," as well as areas where you may be willing to compromise or even cut out spending entirely.
- Be realistic. While you can enjoy the good life on a budget, you can't have it all at once. Be honest with yourself about your wants. If you only visit the gym once a month, you can probably save money by eliminating your monthly membership fee. And the \$300 pair of shoes you want might mean cutting out restaurant dinners for a few months.
- Consider your long-term goals. If you're committed to sticking to a budget and prioritizing your spending, then you probably have some long-term goals in mind. Do you want to buy a house? Start your own business? Retire early? Maybe go back to school? Ask yourself if you're doing all you can to contribute to those goals. Enjoying today is important, but something as simple as skipping your daily Starbucks® can help you get a jump-start on saving for tomorrow.

Remember, too, that as your priorities change and evolve, your budget should change with them. Enjoying the good life on a budget is possible, and you'll feel good knowing you're saving, spending responsibly and still leaving room to splurge. These services are available to members who apply for an auto loan and members who already have an existing auto loan with LCLFCU. Contact us to learn more or to apply!



## Lower Columbia Longshoremen's Federal Credit Union

629 14th Avenue  
Longview, WA 98632  
[www.lclfcu.org](http://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	4.44%
Home Equity		6.00%
Line of Credit		

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



## 2017 Holiday Closures

Monday, May 29 –  
Memorial Day

Tuesday, July 4 –  
Independence Day