



LOWER COLUMBIA LONGSHOREMEN'S FEDERAL CREDIT UNION

CREATING FINANCIAL SOLUTIONS FOR YOU AND YOUR FAMILY™

Supporting Dreams

LCLFCU helps our Members' dreams thrive every day. And, as a community financial institution, we also do what we can to help make dreams come true for our friends and neighbors. Every year we host the Credit Union for Kids fundraiser, benefiting Doernbecher Children's Hospital in Portland, Oregon. We would like to extend a special thanks to the ILWU Auxiliary Quilters for their annual donation of a homemade quilt to the auction. Thanks to their generous donation, we've been able to raise thousands of dollars for children.



Credit Unions – Dreams Thrive Here

Mission of International Credit Union Day: To highlight and celebrate the qualities that make credit unions the best financial partners of people all over the world.

1. What is International Credit Union Day?

- International Credit Union Day® is a day when credit unions all over the world celebrate the credit union movement and show appreciation for their members.
- The celebration started in 1948 and occurs every year on the third Thursday of October.

2. What is a credit union?

- Credit unions are not-for-profit financial cooperatives. That simply means:
 - ▶ We offer the same services as other financial institutions, but return our profits to members. That's why we have better rates and fewer fees.
 - ▶ We are owned by our members, not shareholders, so our money stays in the community, and we work for you, not far-away shareholders.

3. Why are credit unions a better deal than other financial institutions?

- Credit unions are not-for-profit, so they don't pay corporate income taxes – though they do pay lots of other taxes, such as property, sales and employment taxes. These savings are passed onto members.
- Credit unions offer superior service and want to see members succeed, because they work for you – not shareholders.

4. Who can join?

- Lower Columbia Longshoremen's FCU serves many unions and their family members. See our SEG list at www.lclfcu.org to see how you are eligible to join.
- Once you join, your family members are eligible, too. This includes grandparents, parents, spouses, siblings, grandchildren and children (including adopted and stepchildren). Once your family members have joined, they can extend the membership opportunity to their family members too.



Credit Union National Association

Dreams Thrive Here

INTERNATIONAL CREDIT UNION DAY

OCTOBER 19, 2017

Presented by CUNA and the World Council of Credit Unions



Need a Little Cash for Holiday Spending?

Try Our Skip Payment Program.

We know life occasionally throws unexpected troubles your way, and there are times when you may need a little financial relief. As a courtesy to our Members, we offer a skip payment program in times of special need. Eligible loans and Member accounts must be in good standing. See a member representative today for more details.

PROTECT YOURSELF FROM FRAUD



Help protect yourself from debit card fraud. Register today and get real-time alerts for transactions on your debit card. See a member representative to get enrolled today.

Holiday Loan Special

7.5% APR*

Maximum term 12 months
\$1,000 - \$5,000

The Perfect Gift This Holiday Season is Our Visa® Gift Card

One gift fits all!

With our gift card, you have the flexibility to choose your own gift. You can use your gift card to make purchases online, by phone, or in person at any of the merchants that accept debit cards.

How do I purchase a gift card?

Simply visit Lower Columbia Longshoremen's FCU in person.

Give a little gift that will go over big!



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 8/01/2017

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, October 9 – Columbus Day
Friday, November 10 – Veterans Day
Thursday, November 23 – Thanksgiving Day
Monday, December 25 – Christmas Day