



## Ready, Set, Go with a Pre-Approved Loan

Worried your vehicle won't make it through the winter and ready for a new one? Before you set foot on a dealer's lot, do your research. Whether you're thinking of buying new or used, do your homework by visiting Web sites like [edmunds.com](http://edmunds.com), [nada.com](http://nada.com), [fueleconomy.gov](http://fueleconomy.gov), or by reviewing the Annual Auto Issue from Consumer Reports, which comes out in April.

Gone are the days when it was fashionable to trade a car for a new one every fall when the model year changed. According to Federal Highway Administration statistics, roughly four out of five cars on the road are more than three years old. Today's vehicles are more reliable and a late model used car may be a better option for you than a new one.

Once you've narrowed your choices, stop by the credit union to apply for a pre-approved loan. With a pre-approved loan you won't be limited to the vehicles the dealer wants to sell you. For example, the special dealer financing is often only available on slow-selling models.

You can complete your loan using CUDL (Credit Union Direct Lending) while at the dealer or by coming into the credit union.

\*As low as 3.75% Rate may vary based on age of collateral, duration and services. APR - Annual Percentage Rate.

## Individual Retirement Accounts

Individual Retirement Accounts (IRA's) have always been a great tax-favored way to save for retirement. Whether you are rolling over an old employers retirement account, contributing to a traditional or Roth IRA, or setting up a Coverdell Education IRA for the kids, this is a great time of year to get organized. April 17, 2012 represents the deadline for making 2011 tax deductible IRA contributions. LCLFCU has investment options to match your investment style; talk to a LCLFCU IRA representative – we can help.

### Holiday Closures:

- January 2, 2012 New Years Day ● January 16, 2012 Martin Luther King, Jr Day
- February 20, 2012 Presidents Day

Lower Columbia Longshoremen's  
Federal Credit Union  
629 14<sup>th</sup> 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 a.m. to 5:30 p.m.  
Friday 6:00 a.m. to 5:30 p.m.

Drive Up Hours:  
Mon.–Thurs.7:30 a.m. to 5:30 p.m.  
Friday 7:30 a.m. to 6:00 p.m.

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.



## Thank You Members:

As 2011 comes to an end, your credit union wants to "Thank You" for your membership and for using your credit union to meet your financial needs! We hope you consider taking even greater advantage of all your credit union has to offer in 2012, and we hope that we will remain your financial institution of choice for a long time to come. So again, "Thank You" for choosing us as your credit union. We look forward to continuing to serve you in the months and years ahead.

## Don't Wait - Start Yours Today...

EMPLOYEE NEWSLETTER



Can't bear to face those holiday bills each year? Be prepared next year with our Holiday Club account. It's a safe, convenient way to put some money aside for those holiday gifts and expenses next year. We don't require a minimum balance, and you'll earn interest on your account. And best of all, by setting aside funds all year long, you will be able to pay cash for next year's holiday purchases. Now that's a sure way to have a merry and bright holiday season next year. So don't wait - stop by the credit union and open your Holiday Club account today. Be ready for a Happy Holiday Season next year!



## E-Statements: Easy, Efficient, and Safe

Sign up for e-statements and help your credit union be a better steward of the environment and of member's money. Simply sign up through online banking and the credit union will get you started. When your account statement is ready each month, we'll send you an email advising you of its availability. You can view online and save it electronically, or print it off and file it if you prefer. Either way there's less paper, no envelope, and no funds are spent on postage. That makes your credit union more efficient and those savings can be passed back to you and other members in the form of fewer fees, better rates on savings and lower rates on loans. It's more secure for you as well, because there's no danger of your statement being stolen from your mailbox. Contact the credit union for more information.

## The Last Word

Treasure every moment that you have because...  
"Yesterday is history. Tomorrow is a mystery. Today is a gift.  
That's why it's called the present."