



Thank You for Your Support!

Thank you to everyone who purchased a raffle ticket for the ILWU Retiree's Auxillary quilt and participated in our annual Credit Union for Kids fundraiser. This year, we raised \$600 for Doernbecher Children's Hospital in Portland, Oregon. We appreciate everyone who helped make this donation possible!

Congratulations to Dawn Fowler on winning this year's quilt! Look for more information next September for our fundraiser and quilt raffle.



Did You Know?

Direct Deposit Is Available for Your Tax Return

Enjoy your tax refund earlier this year by signing up for Direct Deposit into your LCLFCU account. When you have your tax return deposited directly into your account, you can access those funds immediately – without waiting for a paper check.

Signing up is easy: Simply provide your LCLFCU account number and our routing number (323380782) on your tax return forms. These numbers can also be found at the bottom of your checks. Please contact us if you have any questions.

You can also use Direct Deposit for your paycheck, Social Security check or other deposits. Just provide your account number and our routing number to your payroll source for easy, efficient access to your funds.



Scholarship Applications Available

LCLFCU's Scholarship Program is now open! Four student members will be chosen to receive \$1,000 each in scholarship funds. Students must be current high school seniors graduating in June 2018 and planning on continuing their education at college, university, community college or vocational school to be eligible to win.

The deadline to apply is Friday, May 4, 2018. Request an application at the credit union or visit the "Forms" section of our website at www.lclfcu.org.

SAVE THE DATE

**Annual Meeting –
Saturday April 14, 2018**

Please join us for the Annual Meeting of the membership.



If you are interested in serving on the Board of Directors, please visit the credit union.



Visa® Balance Transfers

Transfer balances between January 1 - March 31, 2018 and get rates as low as 1.99% APR* - 2.99% APR through December 31, 2018.

See a credit union representative for more details!

*APR=Annual Percentage Rate.

Community Events

Our Credit Union cares about our community. In addition to helping out with donations for the Community House, CAP Food Warehouse, Salvation Army and local foster kids - we have also participated in several community events!



Black Bears Game



Habitat for Humanity Credit Union Community Day Event



Day of Caring 2017



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 12/01/2017

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 Classic		9.90%
Visa Signature Rewards		11.24%

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.



2018 Holiday Closures

- Monday, January 2 – New Year's Day (observed)
- Monday, January 16 – Martin Luther King, Jr. Day
- Monday, February 20 – Presidents' Day