



## Thank You for Your Support!

Thank you to everyone who purchased a raffle ticket for the ILWU Auxiliary quilt and participated in our annual Credit Union for Kids fundraiser. This year, we raised \$789 for Doernbecher Children's Hospital in Portland, Oregon. We appreciate everyone who helped make this donation possible!

Congratulations to Anna Pierson on winning this year's quilt! Look for information next September about our next fundraiser and quilt raffle.



## You're Invited to Our 62nd Annual Meeting

Please join us for the 62nd Annual Meeting of the membership and election of Board Officers. Mark your calendars for:

**Saturday, April 16, 2016**  
**12:00 pm - 1:30 pm**  
**Longshoremen's Hall**  
**617 14th Avenue**  
**Longview, WA**



Join us for food, fun and prizes! We will have a buffet luncheon, bingo and lots of credit union giveaways. In addition to the Annual Meeting, we will have our Second Annual Credit Union Product Showcase, where members can learn about the many new products and services that are now available. Please purchase your tickets by April 7, 2016.

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

## A New Year. A New Way to Manage Your Finances.

### Mobile Banking from LCLFCU

There's no better time to reinvent yourself than at the start of a new year. This year, start by making a pledge to declutter your life and keep track of your finances with NEW Mobile Banking from LCLFCU!

Mobile Banking is a secure, quick and easy way to access your LCLFCU accounts anytime, anywhere using your smartphone. Log on to Mobile Banking when you're on the go to:

- Check account balances and transaction history
- Transfer money between accounts
- And more

Resolve to make this year your best one yet. Start by getting organized with Mobile Banking! Log on to [www.lclfcu.org](http://www.lclfcu.org) to learn more and sign up.



## 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 2015 and planning on continuing their education at a college, university, community college or vocational school to be eligible to win.

The deadline to apply is Friday, May 6, 2016. Request an application at the credit union or visit the "Forms" section of our website at [www.lclfcu.org](http://www.lclfcu.org).

## Could We Get in Touch with You in Case of an Emergency?

Your child's school has your contact information, and your employer has your contact information – but does your financial institution? One of the best ways to keep your accounts secure is to ensure that LCLFCU has your current contact information. We can't alert you with important information if we can't reach you.

If you've filed a Change of Address form with the U.S. Postal Service or have a forwarding order in place, it will not apply to mail sent to you by LCLFCU. For security purposes, this mail is returned to us until you notify us directly of your change of address.

Make sure we have your current mailing and email addresses on file. Log on to [www.lclfcu.org](http://www.lclfcu.org) to update your information or contact us at 360-423-2270.

## Save with the Sprint Credit Union Member Discount!

Tired of paying too much for your cell bill? We're helping you save with the Sprint® Credit Union Member Discount from Invest in America. As an LCLFCU accountholder, you can save on your monthly wireless bill – plus have your activation and upgrade fees waived.

### Our members can save with:

- 10% off\* select Sprint personal plans
- 15% off\* select Sprint business plans
- Waived activation fee on new activations
- Waived upgrade fee
- Discounts available to new and existing Sprint customers

### Three Easy Ways to Get Your Discount:

1. Call 877.SAVE.4CU (877-728-3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save.
2. Click [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint).
3. Visit your nearest Sprint store.

\*Application of discount requires two-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans. All rights reserved. Sprint, the logo and other trademarks are trademarks of Sprint Nextel.



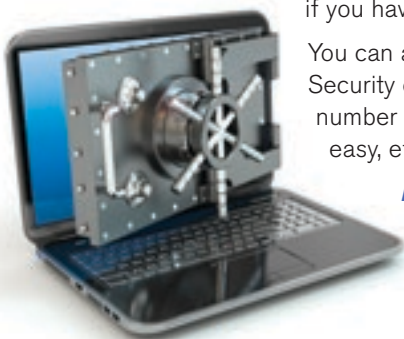
## Direct Deposit Makes Getting Your Tax Return Easy

Don't wait for a paper check. Have your tax return deposited directly into your LCLFCU account, receive your refund early and access the funds immediately.

Simply provide your LCLFCU account number and our routing number (323380782) on your tax return. 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.

**Enjoy your tax refund earlier and hassle-free!**



## 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.



## 2016 Holiday Closures

Monday, January 18 –  
Martin Luther King, Jr. Day

Monday, February 15 –  
Presidents Day