



LOWER COLUMBIA LONGSHOREMEN'S FEDERAL CREDIT UNION

CREATING FINANCIAL SOLUTIONS FOR YOU AND YOUR FAMILY™

Don't Miss Our Annual Meeting

Please join us for the 62nd Annual Meeting of the membership:

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

Don't delay – purchase your tickets by April 7, 2016!

TICKETS:

\$6.00 members

\$12.00 non-members

Join us for food, fun and prizes!

We will have a buffet luncheon, bingo and lots of credit union giveaways.



What Is Credit Union Strong?

Our month-long youth celebration is focused on the theme of "Credit Union Strong."

Young people face a bewildering financial landscape in their immediate future – one where technology has made spending as easy as breathing and where the cost of higher education continues to skyrocket. That's why we believe it's more important than ever to ensure our youth possess strong money management skills.

As a not-for-profit financial cooperative, our core values include member education and social responsibility. We care about the community where we live and work and the people in it. We look forward to watching the next generation grow and make it even better.

By instilling the habit of saving at a young age, offering positive encouragement and providing financial education, we can prepare our community's youngest

members for brighter futures by helping them grow into financially capable adults. "Credit Union Strong" means having the money skills to embrace an awesome future and leaving your community better than you found it. That's why we take our mission of helping youth so seriously.

Of course, we realize the biggest influence on anyone's life is his or her parents. So, if you want to start your kids on a path to financial strength, participating in Credit Union Youth Month is a good start.

We will be sharing the message of financial fitness during the month of April with special youth treats and credit union giveaways. Make sure to bring your financial fitness buffs into LCLFCU, open a youth account for your child and pump up their savings!





Protect Yourself on the Road

If you drive, you know how crazy it can get on the road. Accidents happen, breakdowns occur and people can get hurt. If your car requires extensive repairs or is totaled in an accident, it's likely that your pocketbook will get hit hard, too.

To help you through these stressful times, LCLFCU offers the following services with your auto loan to provide extra protection and peace of mind.

GAP Insurance

In the event your vehicle is stolen and never recovered or totaled beyond repair, Guaranteed Asset Protection (GAP) Insurance will cover the difference between your vehicle's value and the amount you still owe on the loan.

Mechanical Breakdown Insurance

Mechanical Breakdown Insurance (MBI) provides valuable protection against the cost associated with most unexpected mechanical breakdowns (beyond the normal terms and conditions of the manufacturer's standard warranty and after the warranty has expired).

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

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 3/31/2016

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	4.33%
Home Equity		6.00%
Line of Credit		

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



Scholarship Applications Due May 6

Applications for LCLFCU's Scholarship Program are due May 6, 2016. Four student-members will be chosen to receive \$1,000 each in scholarship funds. Students must be current high school seniors graduating in June 2016 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.



Save the Date!

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

Member Appreciation Night
Black Bears Baseball Game
June 28, 2016

C U @ the Fair – Youth Day
Cowlitz County Fair
July 30, 2016



Come out for fun, giveaways and to meet your fellow credit union members! For tickets and more information, visit www.lclfcu.org.

2016 Holiday Closures

Monday, May 30 –
Memorial Day

Monday, July 4 –
Independence Day