



# LOWER COLUMBIA LONGSHOREMEN'S FEDERAL CREDIT UNION

CREATING FINANCIAL SOLUTIONS FOR YOU AND YOUR FAMILY™

**On October 20, 2016,  
credit unions  
around the world  
will celebrate  
International Credit  
Union Day (ICU Day).**

With this year's International Credit Union Day theme, "The Authentic Difference," we'd like to thank our membership for supporting LCLFCU in our endeavor to make a difference in our community. In particular, we'd like to take this opportunity to thank the ILWU Auxiliary for their continued support. For nearly 20 years, the ILWU Auxiliary has donated a handmade quilt to the credit union for our annual Credit Union for Kids fundraiser, benefiting Doernbecher Children's Hospital in Portland, Oregon. With their generous donation every year, we've been able to raise thousands of dollars for area children. The theme of this year's quilt is Scrappy Stars.



## Celebrate International Credit Union Day: The Authentic Difference

These principles are derived from the seven cooperative principles, shared by all cooperatives. They are:

- **Democratic Control**  
One member = one vote. Whether you have \$5 or \$5 million, your voice is equal.
- **Open and Voluntary Membership**  
Members are connected by a bond of association, fostering a sense of community.
- **Non-Discrimination**  
Credit unions are open to all without regard for race, orientation, nationality, sex, religion, gender or politics.
- **Service to Members**  
Credit unions are ranked number one in service in numerous surveys, because they exist to serve members, not profit.
- **Distribution to Members**  
Credit unions return all profits to their members through dividends, lower fees, better savings rates and improved services.
- **Building Financial Stability**  
Credit unions are historically stable organizations. They're owned by the people they serve, so they don't take unnecessary risks.
- **Cooperation Among Cooperatives**  
Credit unions and cooperatives share the same principles. Together, they amplify each other's good works.
- **Social Responsibility**  
Credit unions strive for social justice by committing to strengthening their communities and helping people of modest means.
- **Ongoing Education**  
Credit unions prioritize financial education for their members, employees and communities as part of their pursuit of social justice.



To celebrate these principles and your dedication to the credit union movement, we invite you to join Lower Columbia Longshoremen's Federal Credit Union on October 20 for free refreshments and special credit union giveaways.

## Learn How to Keep Your Financial Information Safe

Many times, people have the It-Can-Never-Happen-To-Me mentality about fraud and identity theft. Unfortunately, this is a growing problem. Although it's not always completely preventable, there are many techniques and multiple tricks to keep you safer and out of harm's way. During Cybersecurity Awareness Month, take the time to learn about different types of cyber fraud and how to protect yourself.

- **Phishing.** Phishing is a new trend where one acquires sensitive and important information from you via electronic communication. In these situations, someone might send you a faulty email with a link including malware or might con you into giving away your information. Remember, banks, credit unions and other trusted institutions won't ask you for such personal information over email simply out of the blue. Be smart. Be aware. Don't give in to the bait.
- **Hacking.** This is when someone will intentionally gain illegal access to your online accounts, passwords, activity and systems.
- **Identity Theft.** If someone gets in contact with your Social Security number and uses it in faulty ways, act quickly – he or she may be ruining your credit score, your IRS payments and, worse, your credibility.

## What Can You Do?

Now, this may sound distressing and discomfoting; however, it simply means that you must be precautious, proactive and – ultimately – smart. There are many ways to help prevent fraud. Here are some tips and techniques to help keep you out of danger.

- **Constantly monitor your bank and credit card statements.** Check regularly to see if something goes awry. If something does, you'll be able to figure it out immediately and seek help.
- **Know where your information is going.** Make sure that the organizations and companies that you give your information to are legitimate and credible sources. If you don't know them, don't trust them.
- **Be aware of phishing or online gimmicks.** Don't give in to spam or pop-up perfect-trip giveaways or you-just-won sweepstakes. If they ask you for your information, it is likely a scam.
- **Guard your online information.** With online presence being such a prolific aspect of the daily routine – shopping, banking and everything in between – many forget that their information is stored on their usual sites. Make sure you clear your login and passwords, especially if you've used a public computer.

- **Safely dispose of personal information.** Before you give away your computer or cell phone, make sure you wipe it clean of any personal information. If your electronics are recycled, your information may get out to the public. Use software to clear your hard drive completely if you're attempting to sell it back. If not, drill two holes into the hard drive, and your information will be wiped clean forever.

## How to Report Losses or Fraud

Call the credit union as soon as you realize your account information may have been lost or stolen. If you think someone could be using your Social Security number, call the three major credit bureaus immediately. You can also learn more about online fraud at [www.dhs.gov/national-cyber-security-awareness-month](http://www.dhs.gov/national-cyber-security-awareness-month) and [www.ftc.gov](http://www.ftc.gov).

The Federal Trade Commission has announced the launch of a new website, [www.identitytheft.gov](http://www.identitytheft.gov), for victims to report and recover from identity theft. The new website provides an interactive checklist that walks people through the recovery process and helps them understand which recovery steps should be taken upon learning their identity has been stolen. There is a page devoted to sample letters, specialized tips for specific forms of identity theft and advice for people who have been notified that their personal information was exposed in a data breach. A Spanish version of the site is also available.

## Credit Union Technology Can Protect You!

At LCLFCU, we work hard to keep your accounts safe. We also offer state-of-the-art financial technology to help you monitor your accounts and stay on top of fraud and identity theft. Learn how our electronic services can help protect you and your money.

- **Online and Mobile Banking.** Check your accounts often to make sure you recognize all transactions being made.
- **eStatements and Visa® eStatements.** Receive your statements electronically to reduce the risk of identity thieves stealing paper statements from the mail or trash.
- **Visa Online Access.** Monitor your credit card activity online to ensure no one has stolen your card information.
- **Account Balance and Visa Credit Card Usage Alerts.** Receive alerts to your email or mobile phone if your account reaches a set balance amount and/or if your credit card has been used to make purchases.

## 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 9/30/2016

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	4.23%
Home Equity Line of Credit		6.00%

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



## 2016/2017 Holiday Closures

Monday, October 10 – Columbus Day  
Friday, November 11 – Veterans Day  
Thursday, November 24 – Thanksgiving Day  
Monday, December 26 – Christmas Day  
(observed)  
Monday, January 2 – New Year's Day  
(observed)

Are you interested in serving as a volunteer on the credit union's Supervisory Committee or as a member of the Board of Directors? Volunteer application forms can be found at [www.lclfcu.org](http://www.lclfcu.org) under the forms and disclosure section and are also available upon request at the credit union office. Applications must be returned by November 30, 2016.