



Serving Grays Harbor County

The BEACON

Spring 2019



Our 59th Annual Meeting was held at the Aberdeen Elks Lodge #593 on Saturday, February 16, 2019. In attendance were 60 members and 40 guests. A social gathering began at 5:45, followed by the meeting and dinner which was a choice of prime rib, chicken or salmon. The theme this year was sports.

Thank you Volunteers Board of Directors

- Abel Caldwell
- Mike Cenci
- David Cox
- Rob Crawford
- Brad Muelken
- Doug O'Conner
- Martan Walkama

Credit Committee

- Michael Donovanick
- Ron Foulds
- Kevin Peters

Supervisory Committee

- Flo Proctor
- Ed Semmen
- C. Dale Underwood

Without volunteers we could not fulfill our mission or achieve our goals. Volunteers are the cornerstone of what makes credit unions unique. Thank you to our dedicated volunteers. We appreciate you!

DREAM IT . DRIVE IT

PROMOTIONAL LOAN TERM FOR A LIMITED TIME ONLY



Not all borrowers will qualify . Loans granted on approved credit . Fees and restrictions apply.

Every year thousands of people lose money to telephone scams. Whether it be from someone trying to sell something or from someone misrepresenting themselves to obtain money. Don't become a victim. Fast talking, exaggerated opportunities and high pressure are indicators of scammers. Everyone is a potential target. When you get a call from a telemarketer, ask yourself:
Who is calling and why?
What's the hurry?
If it's free, why are they asking me to pay?
Why am I confirming my personal information?
Play it safe. Hang up the phone. Report your experience to the Federal Trade Commission at 1-888-382-1222, or online at: ftc.gov/complaint.

Register your home and mobile phone number on the National Do Not Call List:
Add your phone number for free by visiting donotcall.gov, or call 1-888-382-1222 from the phone you want to register.
If you register online you will receive a confirmation email from donotcall.gov. You must click on the link in the email within 72 hours to complete your registration.

Quarterly Quote

If opportunity doesn't knock, build a door.



Milton Berle

Good-bye Winter.

Welcome Spring!



Where in the world do you want to go?

As low as

7.99% APR **Travel loans**

APR=Annual Percentage Rate. Not all borrowers will qualify. Fees and restrictions apply.

The sun heads to bed for the day along the pacific ocean.

Harbor Note

Explorer Ferdinand Magelian named the pacific ocean in the 16th century. He called this body of water pacific, meaning peaceful in character or intent. Washington state has the 12th longest coastline at 157 miles among all U.S. states. Grays Harbor County has over 50 miles of coastline.

Notice: Change of Terms

LoanLiner® Credit Agreement Effective May 1, 2019

Please keep this notice with your LoanLiner® Credit / Security Agreement *PLUS* disclosure.

Printed below is the current ADDENDUM to LoanLiner® Credit Agreement dated January 13, 2017.

| <u>LINE OF CREDIT</u> | <u>ANNUAL PERCENTAGE RATE</u> | <u>Replaces: 1-13-17 Daily Periodic Rate</u> |
|-----------------------|-------------------------------|--|
| Up to 18 mos. | Effective 5-1-2019 7.99% | 0.0002189 |
| Up to 36 mos, | 9.50% | 0.0002603 |
| Up to 48 mos. | 13.50% | 0.0003699 |
| Up to 60 mos. | 15.50% | 0.0004247 |

You will be charged interest from the transaction date.



Happy
Easter

April 21, 2019

Office closures

Monday, May 27th
Memorial Day

Reminder:

The credit union is closed between 1:00 and 2:00 daily

www.longshorefcu.com / 3107 John Stevens Way Hoquiam, WA 98550
1.800.459.8328 360.532.9224 9:00-1:00 & 2:00-5:30 Monday—Friday

Supervisory Committee PO Box 64 Hoquiam, WA 98550

