



Serving Grays Harbor County

# The BEACON

Autumn 2019



## \$ The holidays are coming! Skip-A-Payment

Just when you need extra cash, you may find it in your own pocket! That's right you may be able to take advantage of our Skip-A-Payment. If your accounts are current and in good standing you may qualify for a once a year skip. For a fee of \$20.00 per loan, you could find yourself with more holiday cash! Ask us about how you may skip a payment.



## Local Service. Global Reach.

On October 17, 2019 Longshore Federal Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union Day. Join us for refreshments in our lobby.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—Longshore FCU join them in celebration for the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home, or continue their education but were denied access to other financial institutions. In many parts of the world, peoples first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other affordable loans, it is literally people helping people. This is why Longshore FCU celebrates ICU Day. Credit unions empower people, wherever they are in the world or life, to take control of their financial future.

## Christmas Club

Save all year in a Christmas Club savings account. Budget regular deposits into your Christmas Club savings account all year long, then when the holidays arrive, you'll be financially ready! Christmas Club checks are mailed out on November 15th.

Happy savings. Happy wallet.  
Happy shopping.

**Shake Out.** October 17, 2019  
**Don't Freak Out.**  
**Shake Out**  
[www.ShakeOut.org](http://www.ShakeOut.org)

## 10-17 at 10:17

We work hard at keeping your financial information private and protected. We will be participating in the annual Shake Out drill to practice our disaster recovery plan. Are you ready to recover from a natural disaster?

Ready your plan. Learn more at:  
[www.ShakeOut.org](http://www.ShakeOut.org).

### Quarterly Quote



There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle.

Albert Einstein

# Autumn is here!



Autumn leaves frame the water of Lake Aberdeen

## Harbor Note

Home to Rainbow Trout, the 52 acre Lake Aberdeen, provides a fishing hole and picnic area for locals and travelers alike. When is the last time you enjoyed an afternoon at Lake Aberdeen?

## November 3rd

Daylight savings time ends

October 14th  
**Columbus Day**

November 11th  
**Veterans Day**

November 28th & 29th  
**Thanksgiving Holiday**

**Closing early**  
December 24th  
**Christmas Eve**

December 25th  
**Christmas Day**

**Closing early**  
December 31st  
**Year End Processing**

January 1st  
**New Years Day**

**Reminder:**

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

## 25 Years! Congratulations Ruth Bryson!



November marks the 25th year that Ruth has served our credit union as CEO. We thank her for all her hard work, leadership and dedication. It's been a wonderful journey, Ruth! Great job and congratulations!

## For those in need Collecting toiletries



Shampoo  
Razors  
Toothbrushes  
Toothpaste  
Soap  
Deodorant

Many members of our local community struggle to make ends meet, especially around the holidays. We're accepting toiletry donations in our lobby to help make things little easier for those who need a hand up. Donations will be accepted through the end of November. They will be delivered to the Coastal Community Action Program in Aberdeen.

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

Your savings federally insured to least \$250,000  
and backed by the full faith and credit of the United States

# NCUA

National Credit Union Administration, a U.S. Government Agency