Serving Grays Harbor County

BEAC



Autumn 2019

# The holidays are coming!

The

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.



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.





## 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-forprofit 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.

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.

**10-17 at 10:17** 

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.



### **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! 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

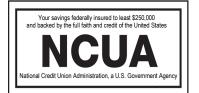
> Closing early December 24th Christmas Eve

> 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





Many members of our local community struggle to make ends meet, especially around the holidays. We're excepting toiletry donations in our lobby to help make things little easier for those who need a hand up. Donations will be excepted 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