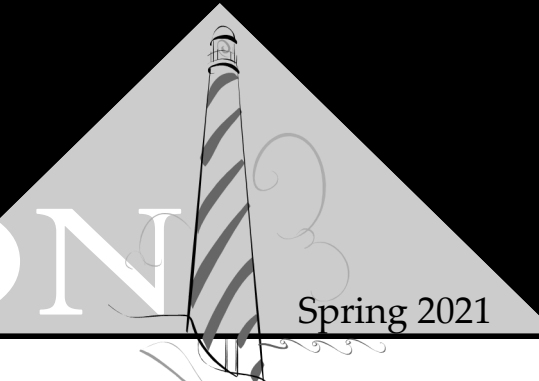




Serving Grays Harbor County

# The BEACON

Spring 2021



## Where is my money?

The Department of Revenue is the custodian for unclaimed property.

The Department of Revenue administers an unclaimed property program as a free public service. Unclaimed property refers to property being held by an organization that has not had contact with the rightful owner for an extended period of time. Property is usually considered unclaimed after three years, when it is turned over to the state of Washington. Credit unions, banks, retailers, utilities corporations, insurance companies, and government entities are some of the many sources of unclaimed property.

Longshore FCU monitors the date of last activity on our members' accounts. A few months before the funds would be considered *unclaimed property*, we send a notice to our member about the status of their account. Members may choose to reactivate their account by requesting a transaction (deposit or withdrawal) or by simply signing and returning the notice to the credit union.

Typical unclaimed property includes:

- Bank accounts
- Insurance proceeds
- Stocks, bonds and mutual funds
- Safe deposit box contents
- Utility and phone company deposits
- Un-cashed checks, such as payroll, insurance payments or traveler checks

Unclaimed property does *not* include real estate, vehicles, and most physical property. To find out if you have unclaimed money, visit online, The Department of Revenue website:

<http://ucp.dor.wa.gov/default.aspx> or call 1-800-647-7706

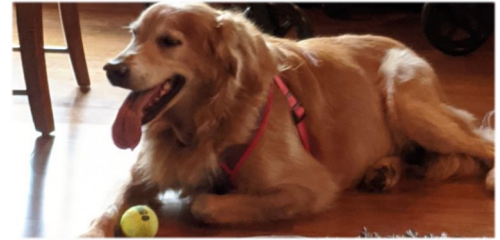
## Be A Credit Union Saver And Your Savings Will Never Go Extinct



Every April credit unions serve to encourage kids to develop healthy saving habits. Learning how to manage money is a journey and your credit union is here to walk with you on your journey. Setting goals and making saving fun helps kids appreciate the importance of putting money aside.

The credit union offers Youth Savings accounts with a \$10.00 minimum opening deposit for members age newborn to 15 years old. Start your journey now!

## Pet Care Line of Credit



Whether it's a routine check up or an emergency, pet care can really put a leash on the pocket book. With an established pet care line of credit, we may help you, help your four legged family member. Ask us for details.



We've been proudly serving generations of credit union family members since 1960. We've watched little ones grow, learn and have children of their own. Thank you for planting your financial roots with us. Is YOUR family member a part of our family? We hope so!

### Quarterly Quote



Even mistakes can be wonderful.

*Robin Williams*

## What does 21 mean to you?

**\$2,100.00**  
**21 months**  
As low as **2.10%**<sup>APR</sup>  
**\$102.00** monthly payment

APR=Annual Percentage Rate. Limited time offer. Fees and restrictions apply.  
Not all borrowers will qualify for stated rate. Payment based on stated rate and terms.

### It means a great loan deal to us!

Summer will be here before we know it! Start making those sunny plans for trips or projects. With our versatile loan program financing may be made easier than you think. Complete an application, provide recent verification of income and a \$10.00 application fee. Go ahead, try on one of our loans for size!

## National Credit Union Administration. NCUA

The NCUA was created by Congress in 1970 to regulate federal credit unions and insure deposits at all federally insured credit unions. It's like FDIC, but for credit unions instead of banks. The NCUA insures up to \$250,000 of deposited money as safe in the event of a federally insured credit union going under. It also establishes rules for credit unions to follow and mandates periodic reports from most credit unions.

The mission statement of NCUA reads:

"Provide, through regulation and supervision, a safe and sound credit union system, which promotes confidence in the national system of cooperative credit."

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No, we haven't forgotten! Watch for news about our annual meeting and be sure to mark your calendar to save the date!

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

**Supervisory Committee** PO Box 64 Hoquiam, WA 98550



A seasonal sky reflects off the Wishkah River.

Grays Harbor county has on average 129 sunny days annually. The average days of measured precipitation per year is 185 days. Over the course of a year the outside temperature ranges from 37 to 79. Rarely is it below 28 or above 79.



Contacting you about your private financial information is important. Do we have your current address and phone number? As soon as you know, let us know of any changes to your contact information.

## Office Closures

Monday . May 31st  
Memorial Day

### Reminder:

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

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