



Serving Grays Harbor County

# The BEACON

Winter 2021



Our 61st Annual Meeting was held at the Aberdeen Elks Lodge #593 on Saturday, October 16, 2021. In attendance were 32 members and 8 guests. A social gathering began at 5:30, followed by the meeting and dinner. The theme this year was Halloween.

The credit union cornerstone is our volunteers. These individuals help make us who we are. Their time, energy and dedication is absolutely necessary and appreciated.

## Board of Directors

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

## Supervisory Committee

Rob Crawford  
Ed Semmen  
C. Dale Underwood

## Credit Committee

Jared Daniels  
Ron Foulds  
Kevin Peters

# Thank you, volunteers!



With Direct Deposit you don't have to leave your warm and cozy house to have access to your funds. By using our Debit Mastercard® and home-banking, you can make online purchases and transfer money from the convenience of your home. Why wait to get your check, when your check can come to you? Ask us for details



Worldwide car sales are expected to grow to approximately 66 million automobiles by the end of 2021. Will one of them have you in the driver's seat? With our auto loan rate as low as 2.22%<sup>APR</sup>...it might!

You could find yourself smelling that new car smell in 2022!

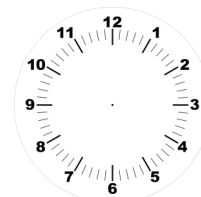
Complete an application

\$10.00 application fee

Provide recent verification of income

APR=Annual Percentage Rate. Loans granted on approved credit. Not all borrowers will qualify for stated rate. Fees and restrictions apply. Limited time offer.

Thank you to our members who participated in our Shake Out earthquake drill. October 21, 2021 at 10:21am brought a scheduled opportunity for the credit union to practice our disaster recovery plan. Members in our lobby at the time, helped us do so. We appreciate their willingness to join us.



## Quarterly Quote



Fun is good.

Dr. Seuss

# HELLO THERE MR. WINTER



## Our Mission Statement

At Longshore Federal Credit Union, we offer personalized financial service to our family of credit union members. Our mission is to provide products and services to meet our members' needs as well as provide education on financial issues.

How are we doing? How can we improve? Your feedback is appreciated.

## Privacy Policy

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our privacy practices with respect to your personal information at [www.longshorefcu.com](http://www.longshorefcu.com) or we will mail you a free copy upon request if you call us at 360-532-9224.

Do we have your current address? How about your phone number? Update us with your up to date contact information. We want to send your personal private financial information to your correct address.

A snowy scene along the Wishkah River. The average annual snowfall for the United States is 28 inches. Grays Harbor County boasts an average of 1 inch! Hard to build a snowman at that rate. Our heaviest snowfall comes in January and February. Watch your calendar, hope for snow and don't forget your scarf!



**Sunday, March 13**

**Daylight Savings Time Starts**

## Office Closures

Monday  
January 17  
Martin Luther King Jr. Day

Monday  
February 21  
President's Day



## Thank you

It's hard to believe that the year 2021 is coming to an end. For many of us it feels like it just started. We have found ourselves continuing to navigate through the pandemic. Some of us have faced difficult challenges, while others have achieved goals. Wherever you are in your life journey, we're very glad you're making it with us. It is our pleasure to serve you. We wish you good health, good tidings and happiness in 2022.

*Ruth, Lori and Elizabeth*

[www.longshorefcu.com](http://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

**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