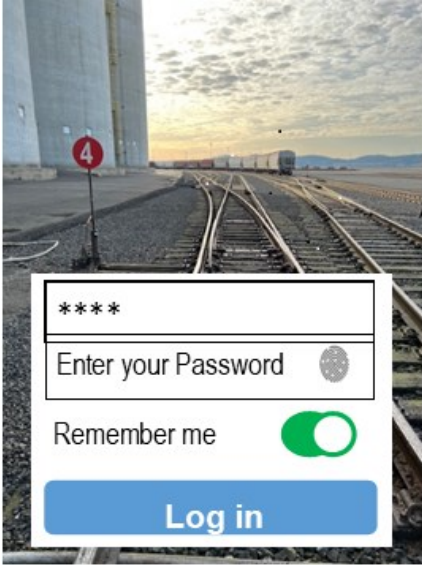
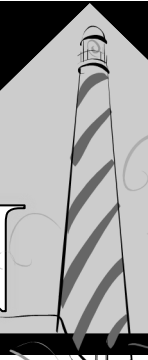




Serving Grays Harbor County

The BEACON

Winter 2024



Introducing our new homebanking app!

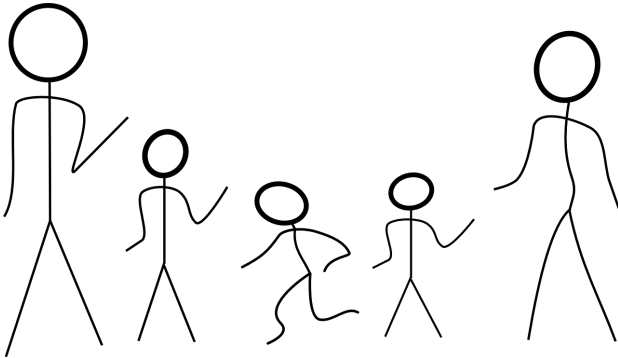
Thanks to a grant awarded by the National Credit Union Administration, we are pleased to announce our NEW mobile homebanking app. Transfer funds, check balances, view statements...all from the convenience of your phone. For quicker access, use biometrics on your Android or iPhone instead of entering your user ID and password. Use the links listed below to download the app. Links are also available on our website:

www.longshorefcu.com

<https://apps.apple.com/us/app/longshore-fcu-mobile/id6472663644>

<https://play.google.com/store/apps/details?id=com.cssinc.longshorefcuhb&pli=1>

Youth Savings Accounts!



Lower balance requirements make it easier for young people 15 years and under, to establish healthy financial practices.

Minimum share deposit: \$10.00.

Minimum savings certificate deposits: \$100.00.

Consider a youth account for your young family member and start building strong money management skills now!

We're here to help! Ask us today.

It is again that time when a new year comes to us. Where does the time go while striving for good health and happiness? Each of us in our own way, make our way through this thing called life. We are very happy to be a part of your journey. Thank you for your membership, it is our pleasure serving you.

May you and your families have a safe and wonderful holiday season and a happy new year.

Ruth, Lori and Angel



Quarterly Quote

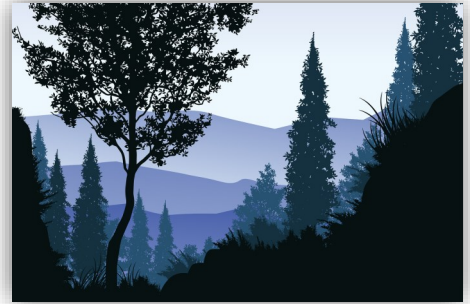


Don't find fault,
find a remedy:
Anyone can complain.

Henry Ford

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 or we will mail you a free copy upon request if you call us at 360-532-9224.



Cozy in, winter is here!

Check it off your list

You are entitled to receive a free copy of your credit report annually. You may request your report online at this secure website:

www.annualcreditreport.com

This site allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies.

You can order all three reports at the same time or stagger your requests to monitor your information over a longer period. If you are able to correctly answer some questions regarding information that appears on your credit report, you may be able to print your report immediately from the convenience of your home. If it is undetermined whether you are the person who is eligible to view this information, you will be instructed how to make your request by mail or phone. If you do not have access to a computer, you may contact:

**Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281
1-877-322-8228**

Equifax . Experian . TransUnion



With Direct Deposit you don't have to leave your warm and cozy house to have access to your funds. By using Debit Mastercard® and homebanking, 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?

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



Yep, it'll be here again before you know it! A Christmas Club Account is a great way to set money aside all year so when the holiday season gets here, you'll have funds ready to go!

It's simple to open. Ask for details.



**Daylight Saving
Time Begins**

March 10th

Office Closures

**Monday, January 1st
New Year's Day**

**Monday, January 15th
Martin Luther King Jr. Day**

Reminder:

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

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

NCUA

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