

SAVINGS & INVESTMENTS



WE'LL HELP YOU FIND THE RIGHT PATH.

Why Save at Fibre and TLC?

- Count on earning more with our competitive market rates.
- Turn to us to make saving easy with Direct Deposit and Payroll Deduction.
- Depend on us to keep your funds safe—they are federally insured to at least \$250,000 by the NCUA.
- Look for us near where you work or live—we have 16 financial service centers in Washington and Oregon.
- Know that we're there for you wherever you go—with worldwide 24 hour access to your funds through Online Banking, Mobile Banking, Call 24 telephone banking, after hours and weekend call center service 363 days a year, and access to over 30,000 ATMs through the CO-OP Network.
- Expect friendly, experienced service from folks you can trust.

Personal Savings for basic savings needs.

It takes just \$5 to open a membership share account—which you do when you join—and with regular deposits, money can be set aside for emergencies, vacations, or other needs.

Holiday Club for holiday spending.

Set a little aside each payday with Payroll Deduction. Funds deposited to this account, plus the dividends earned, may be automatically transferred to your savings or checking account annually on any date that fits your holiday plans!

Youth Accounts for members age 18 and under.

Our Cash Club (11 years & under) and Student Savings (12-18 years) accounts pay more than Personal Savings and offer fun rewards, annual contests, scholarships, and more!

Savings Certificates for a better return.

If you want to earn higher dividends with the security of a fixed rate of return, a Savings Certificate is the answer. Choose the length of time you want your money invested, from six to 60 months. It takes just \$500 to open a Certificate, or \$25 for a Money Builder Certificate.

Money Market for higher rates and liquidity.

For members with \$1,500 or more to deposit, our Money Market Savings offers flexibility plus higher rates. Earn daily dividends at a market rate, compounded monthly for maximum returns. Your funds are easily accessed with no penalty for early withdrawal.

Individual Retirement Account for tax-advantaged earnings.

An Individual Retirement Account (IRA) is still one of the best investments you can make for your retirement. We offer Traditional and Roth IRAs, each presenting unique tax advantages. (Check with your tax advisor for details.) Whether you invest in an IRA savings account or IRA Certificate, you'll earn excellent dividends and pay no maintenance fees.

Check our current savings rates and learn more at fibrecu.com.

The painless way to save.

You can make saving a simple matter by using Direct Deposit or Payroll Deduction to automatically deposit some or all of your pay (or other regular income) to the Fibre/TLC accounts you specify. Contact us for more information or to get started.



Mutual funds, annuities, and bonds. If you're looking for an opportunity for a higher rate of return, you may be able to find it through a consultation with an LPL Financial Advisor at Fibre Financial Group. These kinds of investments are not federally insured.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Fibre Federal Credit Union and Fibre Financial Group **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Fibre Financial Group and may also be employees of Fibre Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Fibre Federal Credit Union or Fibre Financial Group. Securities and insurance offered through LPL or its affiliates are:

Not insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed
Not Credit Union Deposits or Obligations	May Lose Value



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Longview

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Ocean Beach 2121 32nd Ave
Triangle Mall 800 Triangle Center

Kelso

1003 13th Ave S
102 NW 5th Ave

Castle Rock

202 Front Ave SW

Kalama

384 N First St

Woodland

1147 N Goerig St
Express: 1494 Dike Access Rd
Mortgage Center: 1147 N Goerig St

Rainier, OR

102 W 5th St

Astoria

85 W Marine Dr

Warrenton

1771 SE Ensign Ln

Seaside

2315 N Roosevelt Dr

Tillamook

1510 3rd St

Lincoln City

2004 NW 36th St

Newport

1625 N Coast Hwy



SOCIAL MEDIA

NCUA

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

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