

# MEMBERSHIP BENEFITS



# WE'RE KIND OF LIKE A FAMILY. ONLY WE'RE A CREDIT UNION.

## We are Banking Made Easy!

- Count on very competitive rates on Personal Savings, Checking Accounts, Savings Certificates, IRAs, Money Market Accounts, and more.
- Turn to us to save money on auto loans, home loans, home equity loans, RV & boat loans, Visa Credit Cards, and more.
- Take advantage of our low-cost loans and services for local businesses.
- Depend on our free 24/7 services:
  - Online Banking
  - Mobile Banking
  - Call 24 telephone banking
  - After Hours, Weekend, and Holiday Call Center 363 days of the year. (Closed Thanksgiving and Christmas.)
  - Over 30,000 ATMs through the CO-OP Network.
- Look for our 16 convenient locations in Washington and Oregon.
- Expect friendly, experienced service from folks you can trust.

## Invest in Your Future

Saving regularly is the first step in building a secure financial future. We offer you many options so you'll be prepared for anything, from life's little emergencies to buying a home and retiring.

**Personal Savings Account.** A membership share account establishes your lifetime credit union membership and pays monthly dividends.

**Holiday Club Account.** Save easily for holiday expenses through systematic monthly savings.

**Savings Certificates.** We offer terms from six to 60 months. Just \$500 to open, or \$25 for a Money Builder Certificate. Our Bump Up Certificate allows you to "bump up" your rate to the new rate once during the term of the certificate.

**Money Market Account.** Enjoy the advantage of higher dividend earnings and easy access with no penalty for early withdrawal.

**Individual Retirement Account.** One of the best investments you can make for your retirement, a Traditional or Roth IRA offers tax advantages you can utilize now or at retirement. (Check with your tax advisor.)



## Access to Affordable Loans

If you need it, want it, or dream it, we can finance it and save you money. As a member-owned cooperative, Fibre and TLC usually offer substantially lower rates than banks, finance companies, and auto dealers. It's easy to apply in person, over the phone, or online 24 hours a day. You'll get all the help you need and a fast loan decision.

**Auto Loans.** We can help you find the right new or used car, price it, buy it, and finance it at our low rates with no loan fee. Your best deal is right here at Fibre and TLC!

**Home Loans.** Whether you need a fixed rate, jumbo, FHA, VA, land, or unique type of loan, we can help you finance the home of your dreams!

**Home Equity Loans.** We offer fixed rate Home Equity Loans and fixed or variable rate Home Equity Lines of Credit featuring low interest rates and minimal fees—and the interest is tax deductible for many homeowners. (Check with your tax advisor.)

**Visa Credit Cards.** Our Visa Platinum and Classic Credit Cards offer refreshing simplicity and a solid value. Instead of a “reward” program that leads to higher rates or fees, our Visa Credit Cards save you money—starting with no annual fee and a low, non-variable competitive rate!

**Business Loans.** Look to Fibre and TLC for the low-cost financing and personal service your business needs to grow and thrive. Just like your business, we're local and committed to the communities we serve.

**Other Loans.** We also offer [RV & Boat Loans](#), [Personal Loans](#), and Share Secured Loans.

## Banking at Your Convenience

We make it easy to do business with us from your home, work, or anywhere you travel.

**Free Checking Accounts.** That's right. Free!

**Choice Checking.** This account pays dividends regardless of your balance. You can also earn premium dividends on balances up to \$20,000, plus refunds on non-CO-OP ATM fees when you meet simple requirements each cycle.

A non-dividend checking account is also available.

**Money Market Checking.** This account provides all our checking account conveniences, plus you'll earn tiered rate dividends on your balance.

**Patron Checking.** No matter which checking account you choose, if you're 62 or older you qualify for Patron Checking benefits too. You'll receive one free box of checks per year, plus five free cashier's checks each month.

**Free Debit Card.** It's a fast, convenient, and secure way to access cash and pay for purchases without having to write a check.

**ATM Access.\*** You have unlimited free withdrawals and deposits at any Fibre and TLC ATM, plus ATM access at over 30,000 CO-OP ATMs nationwide.

\*Please note we assess a \$2 fee for non-Fibre/TLC ATMs.

**Online Banking.** Do your banking anytime from home, at work, or on the go. Check balances, review account activity, transfer funds, pay loans, receive E-Statements, use free Bill Pay, and more.

**Mobile Banking.** Download our free mobile app for Apple and Android devices to stay connected to your Fibre and TLC accounts wherever you go. Plus, deposit checks with Mobile Deposit.

**Fibre Card Manager.** This free service helps you protect and control your Debit and Credit Cards within our Mobile Banking app. Manage your cards with real time alerts, spending and location limits, travel notifications, and the option to turn your cards off if they're ever lost or stolen.

**Direct Deposit/Payroll Deduction/ACH.** Use these free services to automatically make deposits and loan payments. Ask us how to streamline your financial life.

## Have an account somewhere else? It's easy to switch!

Call or visit any of our services centers for help with moving your existing account to Fibre/TLC. We make it simple to close your old account, transfer your balance, change your automatic payments and deposits, and more.

Learn more, check rates, and open an account at [fibreco.com](https://www.fibreco.com).

## More Reasons to Choose Us

**Business Services.** In addition to offering business loans and credit lines, we offer savings, checking, and merchant accounts to our business members. Our business services also include Business Online Banking, Remote Deposit Capture, night depository, and more.

**Auto Solution.** Take the hassle out of buying a new car. Use Auto Solution, our friendly, no hassle car locating service. Let them know your choice of vehicle—make, model, color, accessories—and they'll find it for you at a very competitive price.

**Miscellaneous Services.** Fibre/TLC is a full service financial institution, so you can turn to us for virtually any of your financial needs, including safe deposit boxes, wire transfers, and contract collections.





# Fibre Financial Group

RETIREMENT AND INVESTMENT SERVICES

**Fibre Financial Group.** Get experienced guidance for all of your financial planning needs, including retirement and estate conservation. LPL Financial Advisors, serving members of Fibre and TLC, can help you with mutual funds, annuities, and insurance products to get you on the road to financial confidence.

**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:

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



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**Longview**

Main Office 822 Commerce Ave  
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

