

Membership Benefits



We are Banking Made Easy!

- Count on very competitive rates on Regular 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 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, automatic deposits, and thousands of ATMs and shared branches across the country.
- Look for our fourteen convenient locations in the Lower Columbia region and on the Oregon Coast.
- Expect friendly, experienced service from folks you can trust.

Banking made easy

Building a Secure Future

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

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 47 months. Just \$500 to open, or \$100 for Money Builder Certificate. Our Bump Up Certificate allows you to "bump up" your rate to the new rate once during the term of your 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 take advantage of 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, TLC usually offers 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 TLC!

Home Loans. Whether you need a fixed rate, ARM, 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 and line of credit home equity loans 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 cards save you money—starting with no annual fee and a low, non-variable competitive rate!

Business Loans. Look to TLC for the low cost financing and personal service your local business needs to grow and thrive. Just like your business, we're local and committed to our community.

Other Loans. We also offer RV & Boat Loans, Personal Loans, and Savings 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. Enjoy complete checking services with dividends paid monthly, no balance requirement and no monthly service charge.

Free Choice Checking. This free checking account pays better-than-CD dividends on balances up to \$20,000, plus refunds your foreign ATM fees.

Money Market Checking. Earn competitive dividends on your daily balance.

Patron Checking. No matter which checking account you choose, if you're 62 or older you qualify for Patron Checking too. You'll receive one free box of checks per year, plus unlimited cashiers checks and Money Orders.

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

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

*Your first four withdrawals each month at non-TLC ATMs are free (\$2 each after that).

Online Banking. Do your banking anytime from home, at work, or on the road. Check balances, review account activity, transfer funds, receive E-Statements, pay bills, and more.

Mobile Banking. Download our free mobile app for Apple and Android devices, and stay connected to your TLC accounts wherever you go, including Mobile Deposit.

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

More Reasons to Choose TLC

Business Services. In addition to offering business loans and credit lines, TLC offers savings, checking and merchant accounts to our business members. Our business services also include a night depository at all service centers, safe deposit boxes, and more.

Shared Branching

Take advantage of shared branching services through the CO-OP Shared Branch Network and you can access your account at any of more than 5,500 credit union branches nationwide, often just as if you were visiting one of our own.

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. TLC is a full service financial institution, so you can turn to us for virtually any of your financial needs, including safe deposit boxes, money orders, wire transfers, and notary public.

Fibre Financial Group. Get professional guidance for all of your financial planning needs, including retirement and estate conservation. The Fibre Financial Group representatives serving the members of TLC can help you with mutual funds, stocks, bonds, annuities, and insurance products to help you reach your goals.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with TLC, a Division of Fibre Federal Credit Union to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No financial institution guarantee. Not a deposit of any financial institution.

Why not Join Today?

Individuals who live, work, worship, attend school, or regularly conduct business in Clatsop, Tillamook, Lincoln, and Columbia counties in Oregon, plus Cowlitz, Wahkiakum, and Pacific counties in Washington are eligible to join TLC, a Division of Fibre Federal Credit Union. Immediate families and households of individuals eligible to join also qualify for membership.



503.842.7523

www.tlcfcu.org

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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



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www.fibreku.com

Longview

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Ocean Beach 2121 32nd Ave

Triangle Mall 800 Triangle Center

Kelso

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102 NW 5th

Castle Rock 202 Front Ave SW

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