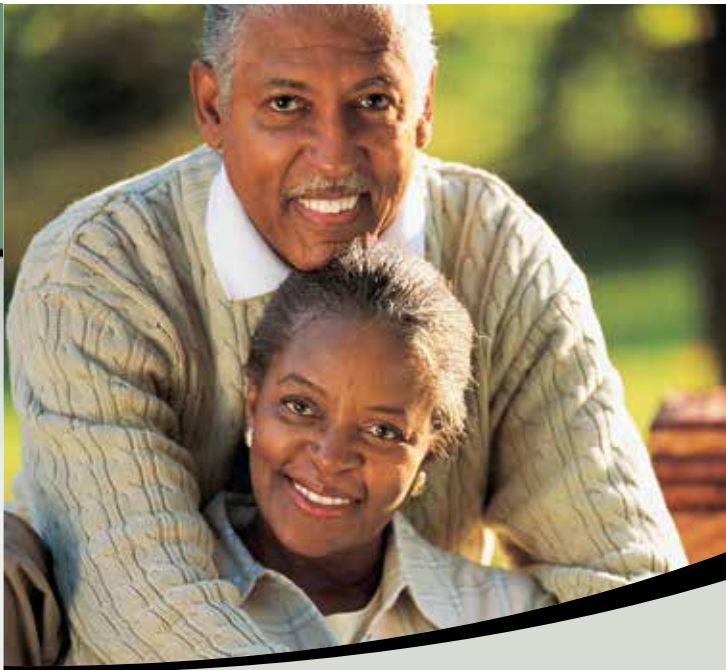


Savings & Investments



Why Save at 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 14 convenient branches on the Oregon Coast and in the Lower Columbia region.
- ✔ Know that we're there for you wherever you go—with worldwide 24 hour access to your funds through Online Banking, telephone banking, Shared Branching, and thousands of no surcharge ATMs.
- ✔ Expect friendly, experienced service from folks you can trust.

Banking made easy

Regular 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 on November 1 of each year.

Youth Accounts

for youths age 18 and under

This special account pays more than Regular Savings and offers fun rewards for young members.

Savings Certificates

for a better return

If you want to earn a higher dividend rate 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. The longer the term, the higher your interest rate. It takes just \$500 to open a Certificate, or \$100 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 dividends. Earn daily dividends at a market rate that is compounded monthly for maximum returns. Your funds are easily accessed with no penalty for early withdrawal.

Check our current savings rates and learn more at www.tlcfu.org

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, both of which offer 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 rates and pay no maintenance fees.

Mutual Funds, Annuities, Bonds

for even higher returns

If you're looking for a higher rate of return through mutual funds, annuities, or bonds, you can find it through Fibre Financial Group. These kinds of investments are not federally insured.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/ SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is a registered broker/dealer in all fifty states of the United States of America.

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 Federal accounts you specify. Contact us for more information or to get started.



503.842.7523
www.tlcfcu.org

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