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IVCDO
 Invites you to
 Join us for our
Annual
General Membership Meeting
 Thursday, April 20, 2017
 Registration starts at 6:00 PM
 Board meeting at 6:30 PM
 Business Entrepreneurial Center in Kerby
 at the RCC Belt Building

Looking for enthusiastic people to join us in our mission to enhance well being in the Illinois Valley through sustainable economic and community development. If you live or work in the Illinois Valley, you're eligible to become a member. As a member you have the opportunity to become more involved in the many projects we are working on. All that is required is sign up at the IVCDO office.
 541-592-4440
 201 Caves Highway
 Cave Junction, OR 97523

Washington Federal celebrates 100

Judy Hoyle
 IVN Contributing Writer

Washington Federal celebrates 100 years of serving local communities this month.

The Cave Junction bank branch is inviting area businesses and residents to visit the bank at 135 S. Redwood Hwy, April 24 from 10 a.m. to 3 p.m. for a complimentary centennial celebration.

During the celebration, branch staff will be serving cupcakes and punch. The event will also feature a drawing for a spring basket.

"We're excited to celebrate Washington Federal's first 100 years in banking with our Illinois Valley neighbors," said Dawn LeGaux, Cave Junction branch manager. "This event is our chance to say 'thank you' to the community for their support and trust."

LeGaux also said, "Throughout changing economies, Washington Federal has been committed to offering sound and safe banking. My team and I are honored to help continue to make the Illinois Valley a great place to live and do business."

South Valley Bank took over the failing Home Valley Bank in 2010, during the recession and then Washington Federal took over South Valley in 2013. Many staff members, including LeGaux, have remained with the Cave Junction branch throughout these transitions.

According to a press release,

Washington Federal is a national bank that operates 238 branches in Washington, Oregon, Idaho, Utah, Arizona, Texas, Nevada and New Mexico.

Established in 1917, the bank provides consumer and commercial deposit accounts, financing for small to middle market businesses, commercial real estate and residential real estate loans, including consumer mortgages, home equity lines of credit and insurance products through a subsidiary.

As of the end of 2016, Washington Federal reported \$14.9 billion in assets, \$10.6 billion in deposits and \$2 billion in stockholders' equity.

Washington Federal first started in Seattle's Ballard neighborhood, not far from today's headquarters. Two local brothers, the Keans, wanted to help better the community by offering steady, practical loans to help their neighbors achieve the American dream of owning their own home.

With the Kean brothers' initial investment, the bank started making small loans to the community. Deposits were accepted from local businesses and residents, and then the funds were loaned for home construction financing and mortgages.

During the Great Depression, the bank helped clients maintain their homeowner status.

After former chairman Harold Kean's death, his widow found a thank-

you note from a borrower who was making his final loan payment. The borrower had expressed gratitude for helping him make it through "those dark days when America about lost its soul."

One hundred years after its founding, Washington Federal is one of the nation's strongest banks and one of the areas few "portfolio" lenders.

All loans remain with the bank and are not sold to middlemen, insurance firms or other banks.

This business model ensures that Washington Federal takes a long-term approach to community banking. Deposits from the community are reinvested back into the area to help local businesses and residents prosper. In other words, the bank succeeds when the community thrives.

This long-term approach to banking has allowed Washington Federal to continue to serve communities during catastrophic economic events like the recession of 2008-2010.

Washington Federal CEO Brent Beardall stated, "While our 100 year anniversary is a celebration, it's also more than that. It's a chance to show our gratitude and appreciation to our clients and communities for the continued chance to be a part of their lives. Most importantly, it's our commitment that they can continue to count on us to provide stable, common sense banking for years to come."



A few future firefighters take a break during the Prepare Fair held Saturday, April 15 in the commons at IVHS. More than 100 people attended the first fair that plans to be an annual event. The fair is part of the IVCDO's 20/20 Community Strategic Plan.
 (Photo by Birdy for the Illinois Valley News)

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Illinois Valley Wellness Resources Seeking Services:

Illinois Valley Wellness Resources

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