

# Harborstone Credit Union is celebrating 60 years of serving members!

We set out to talk to some of our loyal members and longest-tenured employees to recognize them and learn about their experiences with Harborstone over the years. One common thread that connects members and employees is the feeling of trust and passion for an exceptional banking experience.



## Carlene's Story

Carlene Joseph **began her career 35 years ago** with Harborstone Credit Union in 1980 when it was still operating under the name of McChord Credit Union. Carlene began as a receptionist, became a new account representative, and then moved on to answering the switchboard. Carlene was promoted to serve as the Senior IRA Representative, where she took care of retirement accounts in the back office and was later transferred to become the manager of the call center. Additionally, throughout her time with Harborstone, Carlene has worn many hats as she worked in a number of Harborstone's branches, served as a manager, held a regional manager position, and worked on obtaining various college degrees. Today, Carlene is the Vice President of Community Development, with **a strong focus on military and government relations**.

Over the years, **Carlene has watched the credit union grow in many areas—one being technology**. She reminisced about using typewriters early in her career, mentioning, "if we had an error, we had to restart." And to determine account numbers, the credit union used something known as a "sequence stamper." Carlene remembers when the first ATMs were installed and has watched Harborstone evolve into a full-service credit union, enabling members to use Online and Mobile Banking to manage their funds on the go and use ATMs that accept cash and check deposits!

Carlene attributes a great deal of her success to Harborstone and the experience she's received over the years.



**"It took me 20 years to get my associate's, my bachelor's, and my master's degrees, and Harborstone helped me with that. Harborstone has given me the social skills that I need to go out there and work with different people in the communities,"** she said.

(Pictured above, Carlene as a new account representative in 1981.)

Carlene also touched on some of the great relationships she's formed because of her involvement in the communities. She said, **"In my particular case, what happens is we work with our communities and we really become a collaboration for them; they know that we are here for them."** She is passionate about giving back to the military community and has been instrumental in building the financial strength of two well-known nonprofits in the area: Pierce Military and Business Alliance and the Association of the United States Army. With Harborstone Credit Union's support, these two organizations provide nearly \$280,000 annually for morale, welfare, readiness, and professional development activities for Joint Base Lewis-McChord and Camp Murray. She also coordinates other well-known local annual events, such as Operation Recruit Enlistment Dinner, Operation Ham Grenade, Operation Turkey Drop, Operation Cookie Drop, and Airmen Appreciation Day.

Above being able to grow professionally, Carlene has faced some of her own financial challenges along the way, and **Harborstone was there to help**. When Carlene and her husband bought their second home, she described them as living on a "shoestring budget" but said that Harborstone offered a "super deal on mortgages" for employees, which at the time was home loan rates as low as 9.50% APR. She laughed and said that "it really was a good deal back then" and that throughout the years, Harborstone has always been helpful with financing and building credit.