



Better BANKING for Less

8100 Professional Place, Suite 308
Hyattsville, MD 20785-2229

It's ALL inside.
Everything you expect
from your bank and more.

MEMBER
SERVICES,
LOANS &
BENEFITS

Better BANKING for LESS



Loans. Deposits. Insurance. Investments.

LCFCU.org

A TRADITION OF SERVICE

Library of Congress Federal Credit Union (LCFCU) is proud of **over 80 years of service** to employees of the Library of Congress and related employee groups. For complete information on membership eligibility call us at **(202) 707-5852** or **1 (800) 325-2328**. We are available by phone Monday through Friday from 7:00 a.m. to 3:30 p.m. EST. Or visit us online at **LCFCU.org** to fill out a membership application.

WHAT CREDIT UNION MEMBERSHIP MEANS TO YOU

Credit unions are wholly owned and operated by their member depositors. Opening a savings account establishes an ownership share in the credit union. Banks set fees and rates to make the most money possible from customers to pay to the bank's shareholders. As a member of a credit union YOU are the shareholder. The returns go to you in the form of lower fees and better rates.

That's why Library of Congress FCU offers FREE CHECKING that actually PAYS DIVIDENDS. Because we exist to give our members BETTER BANKING FOR LESS.

FREE CHECKING

Discover Banking **FREE**dom: A **FREE** Checking Account that **PAYS YOU**

LCFCU provides lots of free services with free checking to simplify managing finances 24/7/365 from wherever you live, work or travel:

EARN Dividends From Day One
FREE of Minimum Balance

FREE of Per Check Charges

FREE of Recurring Service Charges

FREE Visa Check Card

FREE ATM Transactions at Surcharge Free ATMs

FREE Direct Deposit

FREE Online Banking with e-Statements and Bill Pay *(when you pay at least one bill per month)*

FREE Mobile Banking with Mobile Check Deposit via smart phones and tablets

FREE 24/7 Phone Access Through ELSIE

FREE Unlimited Check Writing

- ✓ Cover Overdrafts with a Personal Line of Credit and Automatic Transfer from Savings
- ✓ Member Privilege Offers Additional Overdraft Protection
- ✓ No Minimum Deposit to Open a Checking Account
- ✓ Federally Insured by NCUA for up to \$250,000 in total deposits. In addition, IRA accounts are insured separately, up to \$250,000.

VISA CREDIT CARDS

Worldwide convenience at a low fixed rate.

LCFCU VISA Credit Card

- 9.75% APR *(Annual Percentage Rate)* for purchases
- 8.75% APR for cash advances
- No prepayment penalties
- 25-day interest-free grace period on purchases
- No annual fee and no cash advance fee
- No over limit fee
- High credit limits

Secure VISA Credit Card

- Makes VISA available to those with no credit history or past credit problems
- Pledge Share Savings deposits as collateral for the VISA card
- Share Savings continue to earn dividend