

Special ways to
SAVE
& much more

CLUB ACCOUNTS

- **Holiday, Vacation *and* Special Savings Accounts**
- **Monticello Society**
For Eligible Members 55+
- **Child Account** (*Birth through 12*)
- **Young Adult Account**
(13 through 21)

**LIBRARY OF
CONGRESS**
FEDERAL CREDIT UNION 

Better BANKING for Less

Loans. Deposits. Insurance. Investments.

LIBRARY OF CONGRESS FCU CLUB ACCOUNTS

provide extra savings options for all members plus special club packages for children, young adults and eligible members 55+. **APPLICATIONS FOR ACCOUNTS ARE AVAILABLE ONLINE OR IN THE BRANCH.**

HOLIDAY, VACATION AND SPECIAL SAVINGS ACCOUNTS

Saving up for holiday expenses, vacations, tuition and other large purchases helps avoid piling up credit card debt - it's like giving yourself a discount.

- Payroll deductions make saving **EASY**
- **FLEXIBLE** withdrawal schedules for vacation accounts
- Holiday accounts **AUTOMATICALLY TRANSFER** into your checking or savings account once per year

MONTICELLO SOCIETY ELITE MEMBERSHIP BENEFITS

Enjoy free and discounted loans and services designed for members preparing for or living in retirement.

Eligibility Requirements

- Age 55 or older
- LCFCU Checking Account with VISA Checkcard PLUS a recurring direct deposit OR a combined savings balance of \$50,000
- Qualifying members are automatically enrolled

FREE SERVICES in addition to LCFCU's Free Checking with Dividends

- **FREE** high-quality personalized Monticello Society designer duplicate checks, when ordered one box at a time
- **FREE** second checking account for special needs
- **FREE** 20 foreign ATM transactions per month
- **FREE** Point-of-Sale (POS) transactions
- **FREE** Travelers Cheques (single signature)
- **FREE** Money Orders
- **FREE** Signature Guarantees
- **FREE** Incoming Bank Wires
- **FREE** postage-paid bank-by-mail envelopes, on request

- **FREE** \$500 credit at settlement on any real estate loan, first, second or equity line of credit of at least \$10,000
- **SPECIAL** weekday appointment hours 7:00 a.m. to 3:30 p.m. on request
- **PRIORITY** lobby service

SERVICES DISCOUNTED 25%

- Custom duplicate check styles with custom lettering, logos or enhancements, when ordered one box at a time
- Stop payment requests
- VISA Gift Cards purchased in our office
- Domestic outbound wires (*Inbound wires are FREE*)

CHILD ACCOUNT *(Birth through 12)*

A fun approach to learning good savings practices for life. With a required social security number and a **MINIMUM \$5 DEPOSIT**, Child Savings Account members receive access to:

- **FREE**, no fee membership in LCFCU
- Share Savings Account
- Holiday and Vacation Savings
- Money Market Shares
- Market-Yield Share Certificates
- Custodial Accounts

YOUNG ADULT ACCOUNT *(13 through 21)*

A Young Adult Savings Account offers basic financial tools to help prepare account holders for a lifetime of financial management. Opening an account requires a social security number, \$5 minimum deposit, and a completed application form available online or in the branch.

- **FREE**, no fee membership in LCFCU
- Personal VISA ATM/Debit card with unlimited free ATM/POS transactions
- Personal and vehicle loans
- No annual-fee VISA credit card
- **FREE** package of 50 personalized checks per year
- Toll-free phones for member service at (800) 32-LCFCU
- ELSIE (24-hour toll-free account access) (800) 93-ELSIE

Age restrictions may apply for some services.



Better BANKING for Less

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TELEPHONE

202-707-5852 • 800-32 LCFCU Toll-Free

FAX 202-707-6418

ELSIE - 24/7 TELEPHONE BANKING

202-707-1476 • 800-93 ELSIE Toll-Free

ROUTING NUMBER 254074837

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WEBSITE LCFCU.org

MADISON MEMBER SERVICE OFFICE

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Room LM 634

Washington, DC 20540-9997

FAX 202-707-5643

HOURS: 8:00am to 2:00pm; M - F

The Library of Congress is open to the public beginning at 8:30 AM. Non-LOC employees can make prior arrangements with LCFCU staff to be escorted into the building before 8:30 AM by calling (202) 707-6537.

MAIL / ADMINISTRATIVE OFFICE

8100 Professional Place, Suite 308

Hyattsville, MD 20785-2229

FAX 202-707-6418

HOURS: 7:00am to 3:30pm; M - F

REPORT LOST/STOLEN VISA CARDS 24/7

DEBIT/ATM: 800-472-3272

International (collect) 973-682-2652

CREDIT CARD: 800-808-7230

International (collect) 727-570-4881

