

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](http://LCFCU.org)

# A TRADITION OF SERVICE

Library of Congress Federal Credit Union (LCFCU) is proud of **over 85 years of service** to Library of Congress employees, the library community and Select Employee Groups.

LCFCU membership is also open to your family and co-workers. For complete details on eligibility and our online membership application, visit us at **LCFCU.org**. Or call us at **(202) 707-5852** or **(800) 325-2328**, Monday through Friday from 7:00 a.m. to 3:30 p.m. EST.

## 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

# LOANS

LCFCU works with our members to help them select the best loan alternatives.

## Vehicle Loans

LCFCU offers excellent rates on cars, vans, sport utilities, RVs, motorcycles, motor homes and boats — both new and used.

- You can keep your vehicle but trade in your high loan rate from another institution when you refinance your vehicle loan at LCFCU's low loan rates.
- Get preapproved for a loan before you shop or apply online when you find the right vehicle — it's fast and easy.
- Receive discounts on loan rate  **LOAN DISCOUNTS** based on use of a qualified selection of LCFCU products and services.
- Protect yourself from large repair bills with Mechanical Repair Coverage - it's like health insurance for your car!
- Ask about low cost GAP Insurance that may pay off your car if it's totaled, lost, or stolen.
- Auto insurance designed for credit union members underwritten by Members Auto & Homeowners Insurance Program.
- Credit life and credit disability insurance available.

## Mortgages

Whether you're buying a first home; a vacation home or shopping for a Home Equity Loan LCFCU can help.

- Fixed rates from 15 to 30 years
- Variable rate and balloon payment options available
- First time buyer programs with low down payment requirements
- FHA and VA loans
- Refinance and cash out options available
- Conventional and jumbo loan amounts
- Primary, secondary, vacation and retirement properties
- Serve a multi-state area
- Prequalification letters prove you are a serious buyer

- Below-market fees for processing, underwriting and closing
- Save with homeowner's insurance coverage designed for credit union members nationwide underwritten by Members Auto & Homeowners Insurance Program
- No points and No prepayment penalties

## Home Equity Loans/Line of Credit

- Home Equity Loans let you put your home to work for you to pay for college, update your home and much more
- Competitive rates
- Interest only payments for up to 10 years on Home Equity Lines of Credit
- No closing points
- No prepayment penalties
- Apply online
- Credit life and credit disability insurance available

## MORE LOAN OPTIONS

### Share and Certificate Secured Loans

These loans carry our lowest loan rates available.

- Secured by funds on deposit *(Excludes IRA funds)*
- Flexible repayment terms up to 60 months
- Simple interest financing with no prepayment penalties

## Personal Lifestyle Loans

Personal Lifestyle Loans are made based on your agreement to repay, they are not secured by collateral. Use them to pay taxes, emergency expenses, appliances or ANY REASON.

- Loan amounts up to \$50,000
- Up to 84 month terms
- Competitive rates
- No annual fees
- No prepayment penalties
- Discount for members who use an eligible mix of LCFCU products and services  **LOAN DISCOUNTS**
- Credit life and credit disability insurance available

## Personal Line of Credit

Your Personal Line of Credit lets you write your own loan amount up to your approved limit.

- Line of credit up to \$10,000
- Lower rates than retail cards and many credit cards
- Provides overdraft protection
- No prepayment penalties
- No annual fees or transfer fees

## FHA Home Improvement Loans

- Up to \$7,500
- Terms of 36 to 60 months
- Earn a discount if you use an eligible mix of LCFCU products and services
- Credit life and credit disability insurance available



## StretchPay Salary Advance Alternative

A low-cost and reusable salary advance loan designed to protect LCFCU members from predatory storefront and car title lenders.

- Low annual fees of \$35 for a \$250 loan or \$70 annual fee for a \$500 loan amount
- Finance charge is 18% APR simple interest compared to storefront lenders whose combined fees and interest rates are nearly 400%
- Call to ask about limitations and eligibility requirements

## ONLINE LOAN APPLICATION

**Conveniently apply online any time at LCFCU.org**



## 24/7 BANKING WHEREVER YOU LIVE, WORK OR TRAVEL

Remote banking services are making it easier than ever to manage monthly bills, deposits, loan payments and more.

- **FREE** Worldwide Access to over 80,000 ATMs and 5,000+ CO-OP Shared Branches where LCFCU members can make deposits, get cash, transfer funds and complete many basic banking transactions. To find ATM and Shared Branch locations, visit **LCFCU.org**



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

- **FREE** Mobile Banking via smart phones and tablets, PLUS Mobile Check Deposit – download free iPhone/iPad, Android and Kindle Fire™ APPs



- **FREE** 24/7 phone banking with the ELSIE at **(202) 707-1476**; or **(800) 93-ELSIE** (933-5743)
- **FREE** Balance Financial Fitness offers trained financial advisors to help members plan a budget, buy a home or pay down debt. Visit **LCFCU.org** or call **(888) 456-2227**

Punch out card below at perforations, fold in half and keep as a helpful future reference.

## BANKING MADE EASY

- ✓ **Online Banking** with FREE e-Statements and Bill Pay at **LCFCU.org**
- ✓ **Mobile Banking** via smart phones and tablets, plus **Mobile Check Deposit** – download free iPhone/iPad, Android and Kindle Fire™ APPs
- ✓ **Direct Deposit** ensures your funds are available on-time every month, even if you're not in town to deposit a paycheck or benefits

**Manage your accounts whenever you're ready, wherever you live, work or travel.**

- ✓ **ELSIE Telephone Banking** at 202-707-1476 or 800-93-ELSIE (933-5743)
- ✓ **e-LERTS** - send us your email addresses to receive important financial announcements and more
- ✓ Worldwide access to over **80,000 free ATMs & 5,000+ CO-OP Shared Branches** - to find locations, visit **LCFCU.org**



# SAVINGS/CERTIFICATES/ INVESTMENTS

## BETTER WAYS TO SAVE

LCFCU offers effective ways to save for everything from your next vacation to retirement, at rates that help savings grow faster. And you can designate a portion of your Direct Deposit to automatically go into a savings account.

### Share Savings Account

Opening a Share Savings Account establishes you as a member/owner of LCFCU.

- Requires only a \$5 minimum deposit and \$5 one-time fee to open your account
- Earn competitive dividends
- Account balance can be used as security for a loan or overdraft protection for a LCFCU Checking Account
- 24/7/365 access through ATMs; ELSIE phone banking, Online and Mobile Banking

Ask about our special savings programs for seniors, children and young adults.

### Holiday and Vacation Savings Accounts

- Saving up for holiday expenses, tuition, and other large purchases helps avoid piling up credit card interest – it's like giving yourself a discount
- Payroll deductions make saving easy
- Competitive monthly dividends

- Flexible withdrawal schedules for vacation accounts
- Holiday account funds are automatically transferred to selected account upon maturity

### Money Market Account

- High-yield account earns daily dividends
- Tiered dividends mean the more you save, the more you earn (*dividends increase at \$20,000+ and \$75,000+*)
- Make up to six withdrawals per month
- Maintain a monthly minimum balance of \$2,500 to earn dividends
- 24/7/365 access through ATMs; ELSIE phone banking, Online and Mobile Banking

## INVESTMENT CERTIFICATES

LCFCU offers investment certificates in terms from three months to five years.

### Share Certificates

- Minimum balance only \$500
- Flexible terms from 3 months to 5 years (*on non-IRA certificates*)
- High rate of interest compounded quarterly
- IRA Share Certificates starting at \$1,000 are ideal for retirement savings
- Certificates can be used as security for a LCFCU loan (*except IRA Certificates*)
- Rates are guaranteed for the term of the certificate

Punch out card below at perforations, fold in half and keep as a helpful future reference.

✓ **Routing Number** 254074837

✓ **Report Lost/Stolen VISA Cards 24/7**  
DEBIT/ATM: 800-472-3272; 973-682-2652  
*International (collect)*

CREDIT CARD: 800-808-7230; 727-570-4881  
*International (collect)*

✓ **Member Service Call Center**  
202-707-5852 • 800-32 LCFCU Toll-Free  
202-707-6418 Fax



**Easy Account Access  
& Services**

**24/7  
BANKING**

Bank Whenever,  
Wherever You Choose

**LIBRARY OF  
CONGRESS**  
FEDERAL CREDIT UNION

*Better BANKING for Less*

Federally insured by  
**NCUA**

## Monthly Income Certificate

- High yield dividends earned and automatically transferred or mailed monthly
- \$5,000 minimum deposit
- 24 month term

## INDIVIDUAL RETIREMENT ACCOUNTS

LCFCU offers a selection of Individual Retirement Account (IRAs) investment options. IRAs are insured separately up to \$250,000, in addition to up to \$250,000 in total deposits.

## Traditional, Roth and IRA Share Certificates and Savings Accounts

- Provide tax deferred earnings on Traditional IRAs and tax-free earnings and withdrawal options on Roth IRA accounts
- No minimum balance in IRA Savings Accounts
- IRA Share Certificates with a minimum balance of \$1,000 and terms from 1 to 5 years

## Education IRAs/Coverdell Education Savings Accounts

- Can be used for all education levels, from elementary through graduate school
- May transfer funds among children
- Provides tax-free earnings and qualified withdrawals
- Contribute up to \$2,000 per year per child up to age 18 (*depending on income eligibility*)

## Refinancing Saves... as much as \$3,637!

"I refinanced a personal loan I had with a bank and LCFCU lowered my interest rate from 14% to 7% and will save me a total of \$3,637 over the life of the loan in interest payments!"

M.B., Member Since 1984



*Better BANKING for Less*

### 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

**E-MAIL** [culine@LCFCU.org](mailto:culine@LCFCU.org)

**WEBSITE** [LCFCU.org](http://LCFCU.org)

### MADISON MEMBER SERVICE OFFICE

101 Independence Ave, SE  
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

**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



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