

**THE CREDIT UNION FOR THE
LIBRARY COMMUNITY,
SINCE 1935**

Read about great value
& maximum benefits
banking with Library
of Congress FCU

**LIBRARY OF
CONGRESS**

FEDERAL CREDIT UNION



PROUDLY SERVING AMERICA'S LIBRARY COMMUNITY

LCFCU.org // CUline@LCFCU.org

A TRADITION OF SERVICE

Since 1935, the Library of Congress Federal Credit Union (LCFCU) is proud of serving Library of Congress employees, the library community and Select Employee Groups.

LCFCU membership is also open to your family and co-workers. Visit [LCFCU.org](https://www.lcfcu.org) for complete details on eligibility and our convenient online membership application. 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 LCFCU 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 800-93-**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

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, apply online when you find the right vehicle – it's fast and easy. Ask about your free CARFAX Report when purchasing a used vehicle.
- You can take advantage of our First-Time Auto Buyer Loan if you have little or no credit history
- Receive discounts on loan rate 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 home equity options, 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 options let you put your home to work for you to pay for college, home updates 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

SHARE AND CERTIFICATE SECURED LOANS

Loan options with 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

Convenient funds, when you need it, to help 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
- 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 discounts 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



BANKING MADE EASY, 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** & **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 our free APP



- **EASY** Funds Transfers - Account to Account (A2A) and Person to Person (P2P) transfer options

- **FREE** 24/7 phone banking with the ELSIE at **202-707-1476**; or **800-93-ELSIE** (933-5743)

- **FREE** Balance Financial Fitness offers free monthly webinars, trained financial advisors to help members plan a budget, buy a home or pay down debt and more. Visit LCFCU.org/balance to learn more

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

24/7 BANKING MADE EASY

MANAGE YOUR ACCOUNTS WHENEVER YOU'RE READY.
BANK WHEREVER YOU LIVE, WORK OR TRAVEL.

- ✓ **Online Banking** with Bill Pay and e-Statements at LCFCU.org
- ✓ **Mobile Banking** via smart phones and tablets, plus **Mobile Check Deposit** – download our free APP
- ✓ **eLERTs** - send us your email addresses to receive important financial announcements and more
- ✓ **Transfer Funds** - Account to Account (A2A) and Person to Person (P2P) transfer options



- ✓ **ELSIE Telephone Banking** – check balances, transfer funds and more, dial **202-707-1476** or **800-93ELSIE** (800-933-5743)
- ✓ **Direct Deposit** ensures your funds are available on-time every month, even if you're not in town to deposit a paycheck or benefit
- ✓ 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 LCFCU Checking
- Easy 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 to help you save money.
- 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/FRAUD VISA CARDS 24/7**

Visa Debit & ATM Cards:

Lost/Stolen: 800-472-3272; (*International: 973-682-2652*)

Fraud: 877-328-1986

Visa Credit Cards:

Lost/Stolen: 800-808-7230; (*International: 727-570-4881*)

Fraud: 800-600-5249

✓ **MEMBER SERVICE CALL CENTER**

202-707-5852 // 800-32 LCFCU Toll-Free

✓ **FAX** 202-707-6418



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EASY ACCOUNT ACCESS & SERVICES

BANK WHENEVER, WHEREVER YOU CHOOSE



PROUDLY SERVING AMERICA'S LIBRARY COMMUNITY

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 & 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

- 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)



LCFCU.org // CULine@LCFCU.org

TELEPHONE

202-707-5852 // 800-325-2328 (32-LCFCU)

FAX 202-707-6418

ELSIE - 24/7 TELEPHONE BANKING

202-707-1476 // 800-933-5743 (93-ELSIE)

ROUTING NUMBER **254074837**

MADISON MEMBER SERVICE OFFICE

101 Independence Avenue, SE
Suite LM 634
Washington, D.C. 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/FRAUD VISA CARDS 24/7

Visa Debit & ATM Cards:

Lost/Stolen: 1-800-472-3272

(International: 973-682-2652)

Fraud: 1-877-328-1986


Visa Credit Cards:

Lost/Stolen: 1-800-808-7230

(International: 727-570-4881)

Fraud: 1-800-600-5249

MEMBER SAVINGS, REFINANCING... SAVED 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!

B.M., Member Since 2014

