

JULY 2025 – MEMBER NEWS & BENEFITS

We're honored to be the CREDIT UNION for
the Library Community since 1935.



LCFCU.org \ CULine@LCFCU.org \ 202.707.5852 or 800.32LCFCU (52328)

2025 LCFCU ANNUAL MEETING BOD & PRIZE WINNERS

The Library of Congress FCU 2025 ANNUAL MEETING was held in-person and online, Wednesday, June 25th. We **CELEBRATED 90 YEARS** of being the credit union for the library community, providing worldwide financial services to all of our members. We thank all of our members, the Board of Directors and Supervisory volunteers who participated.

BOARD OF DIRECTOR ELECTION RESULTS

Congratulations to our new Board of Director members elected to three year terms.

DIANE DIXSON

incumbent

JOHN HUSOVSKY

incumbent

JULIUS JEFFERSON, JR.

LCFCU MEMBER CASH PRIZE WINNERS

Cassandra G., Tanya P., Tammy M., Frederick S., Felicia D., Myaa J., Myra L., William K., Tonyia R. and Marsha K.

Congratulations to all the attendee prize winners.

Share LCFCU membership with your family and co-workers and help them bank better. **Our growth means more value banking for all our members!**

Summer...

EXPLORE? ESCAPE? ENDLESS POSSIBILITIES!

VACATION / PERSONAL LOANS

Explore all the world has to offer with our **Vacation/Personal Loan**. Get the funds you need for your summer adventures. Imagine cruises, group tours, international travel, family fun, all-inclusive resorts, out-of-state celebrations, or **anything else your heart desires**.

Affordable, Fixed Rates & Payments

Money when you need it

Borrow up to \$50,000

Terms up to 84 months

Get **more low-rate savings** — up to **.50% APR***

OFF with Loan Rate Discounts.

BOOK YOUR NEXT BIG GETAWAY, APPLY NOW

*APR = Annual Percentage Rate. Maximum discount on eligible vehicle, personal and FHA Home Improvement loans is .50% APR with no discounted rate below the designated minimum rate for that loan type. LCFCU.org/discounts



DUE TO POPULAR DEMAND, EXTENDED THRU JULY!

UP TO \$500 CASH BACK*

ON ALL VEHICLE LOANS & REFINANCES*

Don't miss our great, low rates on new and used vehicle purchases or refinancing*. Enjoy better terms, up to 144 months, and your **LAST CHANCE** to receive 1% **CASH BACK*** – up to **\$500!** Close on a used vehicle loan with us and receive a **free CARFAX!**

LAST CHANCE FOR GREAT SAVINGS & CASH BACK. APPLY NOW, ENDS JULY 31ST! LCFCU.ORG/CASH-BACK ➡

*1% of amt financed, up to \$500 max. Cash Back offer only applies to new/used vehicle financing or refinanced vehicle loans from other lenders and does not apply to any other LCFCU loan product. \$10,000 minimum loan amt required for cash back. OFFER ENDS JULY 31, 2025 & MAY BE WITHDRAWN WITHOUT NOTICE. Other restrictions may apply.

TrueCar
LCFCU.TRUEcar.com

ALL
NEW

READY TO BUY YOUR FIRST CAR? WE'RE HERE TO HELP!

FIRST-TIME AUTO BUYER LOAN



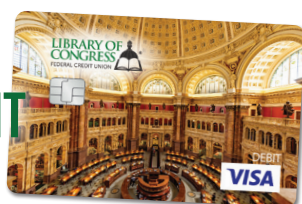
Little or no credit history? No problem with our **First-Time Auto Buyer Loan** we can help get you on the road to financial success, starting with your first auto loan. Before you start shopping, **get pre-approved** - that way, you can save time, avoid hassles and drive off the lot confidently in your new ride!

- Borrow up to \$30,000 & up to 100% financing
- Competitive **low rates** with convenient flexible terms up to 72 months
- Simple qualifications include no auto trade history and employed in the same job/field for at least 6 months

WE'RE HERE TO GET YOU ON THE ROAD FAST - READ MORE/APPLY TODAY [➔](#)

WITH OUR VISA DEBIT CARD...

EASILY GET CASH, RIGHT AT THE REGISTER!



The Library of Congress FCU **VISA Debit Card** helps simplify money management and you get convenient, anytime access to your accounts.

Skip the ATM, just select **CASH BACK** at the register when you're shopping. Use it for gas, groceries, and more - with no debt, no bills, and easy record-keeping. **Plus, enjoy surcharge-free cash at over 80,000 ATMs worldwide.**

DON'T HAVE OUR DEBIT CARD? READ MORE & GET YOURS



PERSONAL LINE OF CREDIT (LOC)

With a revolving **Personal Line of Credit (LOC)** from LCFCU, you can access up to **\$10,000 in flexible funds** whenever you need them. Borrow as needed and **enjoy the convenience of overdraft protection** on your LCFCU checking account - all with no annual or transfer fees.

GET THE BENEFITS OF A LOC — APPLY >



YES, TACKLE ALL THOSE HOME UPGRADES!

TURN YOUR HOME'S EQUITY INTO CASH!

WHAT A DEAL! LOW, FIXED
3.5% APR*
for first 6 months

If it's home repairs or upgrades, debt consolidation, wedding, education or more, take advantage of our **Home Equity Line of Credit (HELOC)**. No closing costs and no pre-payment penalties. Borrow, repay, and borrow again as needed.

*APR=Annual Percentage Rate. 3.5% APR as of 7/1/2025 is fixed for initial 6 mos of term. After 6 mo rate ends, HELOC (Home Equity Line of Credit) converts to standard APR as low as Prime (Wall Street Journal current prime rate) +0. APR shown applies to existing & new HELOCs with a min. advance of \$10,000. All rates subject to change w/o notice. Other restrictions may apply.

APPLY FOR YOUR HOME EQUITY LOC TODAY >



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JULY BRINGS MEMBERS MORE HOT SUMMER SAVINGS AND SERVICE

"We used our home's equity to **pay off debt** and we're **SAVING \$352 PER MONTH** in payments!" **M.J.**

"This is my **6th car loan** in the past twenty years with LCFCU – you always have the lowest rates of anyone. **Happy to do business with you!**" **C.P.**

"I received a **personal loan to pay off my credit card balances** which dropped my interest rate from 16.9% APR to a MUCH lower rate – **SAVING ME HUNDREDS PER MONTH** in payments!" **R.C.**

"I **purchased and financed a new vehicle** with LCFCU and I **SAVED \$300+ A MONTH** over what the dealership was offering." **R.M.**

"I **purchased a new auto & refinanced a personal loan** I had with a bank and I am now **SAVING \$217 IN MY BI-WEEKLY PAYMENTS.**" **J.M.**

GET YOUR SAVINGS, SHARE YOUR STORY ➔

FREE SERVICE FOR OUR MEMBERS

GET TO KNOW A USED VEHICLE BETTER WITH...



When you finance your used vehicle with us, receive a **FREE CARFAX Report™**. You'll know more before you **buy** and drive away with confidence. **GET STARTED**, visit LCFCU.org/carfax ➔ – it's only two steps!

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FAX 202-707-6418

ELSIE - TELEPHONE BANKING

202-707-1476
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OPEN MONDAY – FRIDAY

8:00am – 2:00pm
No Appointment Necessary

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



Federally insured by
NCUA

SUPERVISORY COMMITTEE MAILING ADDRESS

PO Box 261
Temple Hills, MD
20757-0261

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

VIEW OUR CURRENT: SAVINGS RATES ➔

LOAN RATES ➔

FEE SCHEDULE ➔

Let's get social: [libcongressfcu](https://www.instagram.com/libcongressfcu)

[LibraryofCongressFederalCreditUnion](https://www.facebook.com/LibraryofCongressFederalCreditUnion)

[LibCongressFCU](https://twitter.com/LibCongressFCU)

[linkedin.com/company/15412540](https://www.linkedin.com/company/15412540)

It's Our Anniversary & We're Celebrating **90 YEARS!**



SCHOOL SEASON OR ANY REASON

LOANS UP TO \$50,000

AFFORDABLE, FIXED RATES // UP TO 84 MO TERMS

Need cash for professional certifications or school needs like textbooks, supplies, uniforms, tuition and more? Our **Personal Loan** offers an easy, affordable solution with competitive rates to help lighten your load. We'll help you get started making your education needs more accessible! Learn about **Loan Discounts*** for more savings.

GET STARTED – READ MORE, APPLY!

*Loan Discount Maximum on eligible vehicle, personal and FHA Home Improvement loans is .50% APR (Annual Percentage Rate) with no discounted rate below designated min. rate for that loan type. LCFCU.org/discounts

CLOSINGS & IMPORTANT DATES

JULY **BLOG: 5 COMMON FINANCIAL SCAMS AND HOW TO AVOID THEM** ➔

JULY 1-31 **CASH BACK EXTENDED TO 7/31!** [pg 1](#) ➔

JULY 4 **HOLIDAY CLOSE:** Independence Day

JULY 8/17 **FREE WEBINAR:** Mastering the Gig Economy by Balance - [sign up](#) ➔

JULY 24 **FREE WEBINAR:** Managing Thrift Savings Plan (TSP) - [register online](#) ➔

AUG 12/21 **FREE WEBINAR:** Raising a Money Smart Kid – Back to School Edition by Balance - [sign up](#) ➔

AUG 14 **FREE WEBINAR:** Wealth Management 101 - [register online](#) ➔