### Quick Reference

# WHAT MAKES LGFCU DIFFERENT?





### WE ONLY SERVE YOU

Local Government Federal Credit Union is the only statewide credit union exclusively serving municipal and county employees, elected/appointed officials, volunteers and their families. Read more about what makes us different. See many of the products and services we offer on the back and join today! For the most up-todate information, including rates, visit **www.lgfcu.org**.



#### YOU MATTER

You're a member, not a number. Our members often qualify for loans from us that big banks wouldn't consider, with much more reasonable rates and programs to help pay the money back. And because we are a not-forprofit cooperative, each of our members is a stakeholder in LGFCU. Every member gets a vote. Every member helps to decide and shape our future.



### WE'RE NEARBY

Rather than operate our own branches, LGFCU partners with State Employees' Credit Union (SECU) to share its network of more than 250 branches and 1,100 ATMs across the state. So wherever you see an SECU branch, it's an LGFCU branch, too. To find the location nearest you, use our branch/ATM locator at **lgfcu.org/locations**.



## JOIN TODAY

Joining LGFCU is easy! Just visit your local branch or call the Contact Center at **888.732.8562** and open a Share Account with as little as \$25. Calls may be recorded for quality assurance.

# LGFCU PRODUCTS AND SERVICES

LGFCU offers a variety of products and services designed to improve your life. That's our mission. And we keep our fees and loan rates low and our dividends competitive to help you keep more of your money.



### DEPOSITS

Share Account Checking Account Fat Cat® Account up to age 12 Zard Account ages 13–19 Holiday Cash Club Account Deposit IRAs



Home Mortgage Loans Investment Property Loans New and Used Vehicle Loans Personal Loans Visa® Credit Card Gap Coverage for Auto Loans

### **INSURANCE**\*

Homeowner's and Renter's Auto and Auto Rental Life and AD&D Long-Term Care

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#### FINANCIAL PLANNING

Budgeting Debt Reduction Strategies Credit Report Review Investment Planning Saving for College Retirement Planning Trust and Estate Planning<sup>†</sup> Self-Directed and Fully Managed IRAs<sup>†</sup> Fully Managed Investment Accounts<sup>†</sup>



### MEMBER SERVICES

**24-Hour Voice Response** 800.328.4543

Contact Center 888.732.8562

Text Messaging and Alerts

BillPay

Direct Deposit

**Overdraft Protection** 

Wire Transfers

Car Buying Service

Foreign Currency Exchange

Free Notary and Signature Guarantee

Safe Deposit Boxes

Career and College Scholarships





about becoming a member, visit us at **www.lgfcu.org**.

To see all of our products and services, or to learn more

Local Government Federal Credit Union 323 West Jones Street, Suite 600, Raleigh, North Carolina 27603 Administrative Office: 800.344.4846 | Contact Center: 888.732.8562 | www.lgfcu.org

\* Some life insurance products and AD&D insurance are offered through a partnership with CUNA Mutual Financial Group Life Insurance Company and/or Credit Union Insurance Services. These insurance products are not deposits and are not federally insured or guaranteed by your Credit Union.

† Trust and investment services provided by MEMBERS® Trust Company. Trust and investment products are not deposits, they are not federally insured, are not obligations of or guaranteed by the Credit Union or any affiliated entity, and involve investment risks, including the possible loss of principal.

