

VIRGINIA LIBRARY ASSOCIATION (VLA) *welcome* from the Library of Congress FCU

Discover the Benefits of Better **BANKING** for Less

The Library of Congress FCU (LCFCU) was chartered in 1935. The credit union remains a member-focused service organization. Our founders' belief in a financially sound institution offering service and security to its members, lives on, in our credit union today.

LCFCU is dedicated to giving you the best financial service in the business. We're able to do that because we understand that LESS is more.

LESS cost; **LESS** hassle; **LESS** time; and **LESS** aggravation

As a member-owned credit union we exist solely to serve our member-owners and help them achieve success in their financial lives. If you think you need a bank for nationwide branches; a full selection of products and services; or just because you've always had a "bank" account, **take a good look at LCFCU**. Not only do we offer great rate loans and credit cards, we're able to serve our membership whenever and wherever you choose.

Become a member, you & your family are eligible!

Joining is **EASY...** go online at **LCFCU.org** and click the **JOIN NOW** tab or call us at **202-707-5852** or **800-325-2328**.



EASY Account Access & Services

Bank Whenever, Wherever You Choose

- ✓ **Online Banking** with Bill Pay and e-Statements at **LCFCU.org**
- ✓ **Mobile Banking** via smart phones & tablets, PLUS **Mobile Check Deposit** – get our free APPs
- ✓ **ELSIE Telephone Banking**
- ✓ **Direct Deposit** - paychecks & benefits are deposited automatically and help avoid late payments with timely deposits
- ✓ **e-LERTS** - send us your email address to receive important financial announcements & more
- ✓ Worldwide access to over **55,000 free ATMs** thru Allpoint, CUHere, MoneyPass networks and more. Including in retailers such as Target, CVS, Walgreens, Safeway & Costco. Plus over **5,000 CO-OP Shared Branches**. Visit **LCFCU.org** to find an ATM or Branch now.



*Better **BANKING** for Less*

Loans. Deposits. Insurance. Investments.

Get *big*
cash
savings!

» **REFINANCE VEHICLE**

LOANS you have with other lenders with us and save on your monthly payments.

» **FREE TRANSFERS OF HIGH RATE CREDIT CARD BALANCES**

to our **LOW RATE VISA®** to save on your monthly payments and pay off your debt faster.

» **MORTGAGES & HOME EQUITY**

– we offer mortgages locally and most of the east coast. Save monthly with fixed or adjustable rates. We also have low-rate equity options.

» We want to make it **EASY** and help you **SAVE** money and time, **APPLY ONLINE** at **LCFCU.org**

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