

# North Carolina Local Government

## You can join Local Government Federal Credit Union

LGFCU is a not-for-profit, full-service financial cooperative. We offer Checking, Share and Money Market accounts; auto, home and personal loans; Individual Retirement Accounts (IRAs); credit cards; insurance and more. We are the only statewide Credit Union exclusively serving municipal and county employees, elected/appointed officials, volunteers and their families.



### Reach us anytime, anywhere

LGFCU strives to improve the lives of our members every day. For that reason, LGFCU has contracted with State Employees' Credit Union to deliver services to our members. While LGFCU and SECU are two separate credit unions, our partnership allows LGFCU members to enjoy full service at SECU's more than 250 branches and nearly 1,100 CashPoints® ATMs. Members can also use Member Connect for 24-hour online or mobile account access\*, or call us anytime at 888.732.8562†

### Joining is easy!

Open a Share Account with as little as \$25 when you visit a local branch. Once you're a member, you can access all the services offered by LGFCU. We look forward to having you and your family as members!

### Exclusively local government

North Carolina local government employees and volunteers keep our communities safe and thriving. To offer our thanks and support, we provide financial products and services to improve your life so you can focus on the things that matter most to you.

▶ Visit [lgfcu.org](http://lgfcu.org), call **888.732.8562** or find an ATM or local branch near you using the locator on our website.



\* Data fees may apply. Check with your service provider.

† Calls may be recorded for quality assurance.

# Join the Credit Union that serves you

## What is a credit union?

A credit union is a not-for-profit financial cooperative organized to provide affordable credit and promote financial responsibility to its members. Credit unions are member-owned and controlled through a volunteer board of directors elected by the membership. This results in a safe, convenient place to save and borrow money at reasonable rates from an institution that exists solely to benefit its membership.

## Is a credit union different from a bank?

Historically, credit unions extended credit to people of ordinary means, a population often overlooked by banks. As not-for-profit cooperatives, credit unions do not have paid board members or stockholders. Instead, earnings are returned to the membership through lower rates on loans, higher dividends on savings and fewer fees. Part of credit unions' mission is to educate members about their finances. In a credit union, all members are equal.

## When was LGFCU founded?

In 1983, the National Credit Union Administration granted a federal charter for N.C. Local Government Employees Federal Credit Union (LGFCU). Although we share a network of branches and ATMs with State Employees' Credit Union, LGFCU remains a separate financial institution.

## Who may join LGFCU?

To be eligible for membership, an individual must be associated with a local government in North Carolina or be a family member of a current LGFCU member.

To be eligible to join LGFCU you must be:

- ▶ An employee, elected official or appointed official of North Carolina local government
- ▶ An immediate family member of an LGFCU member
- ▶ A volunteer for North Carolina local government
- ▶ A retiree from North Carolina local government
- ▶ The spouse of a deceased person who was eligible for membership
- ▶ A person living in the same residence and maintaining a single economic unit with an LGFCU member
- ▶ A North Carolina fire and rescue/EMS worker, volunteer or paid
- ▶ A person associated with certain hospital systems; contact LGFCU for information

## Why join LGFCU?

Along with convenient access to your accounts, members benefit from competitive interest rates on loans and higher returns on deposit accounts. You even earn dividends on your Checking Account! And once you've joined, your family, including your grandparents and siblings, is also eligible for membership.

 **Danyelle of Winston-Salem joined LGFCU in 2001.**



REV 10.18

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