



Local Government Federal Credit Union

FALL 2019



THE *Power* OF *Partnership*

HOW LGFCU AND DFI ARE HELPING NC TOWNS PLAN FOR BRIGHT FUTURES

FALL FOR DEALS ON CARS,
TRAVEL, PHONES AND TVs

ARE YOU MISSING OUT
ON UNCLAIMED FUNDS?



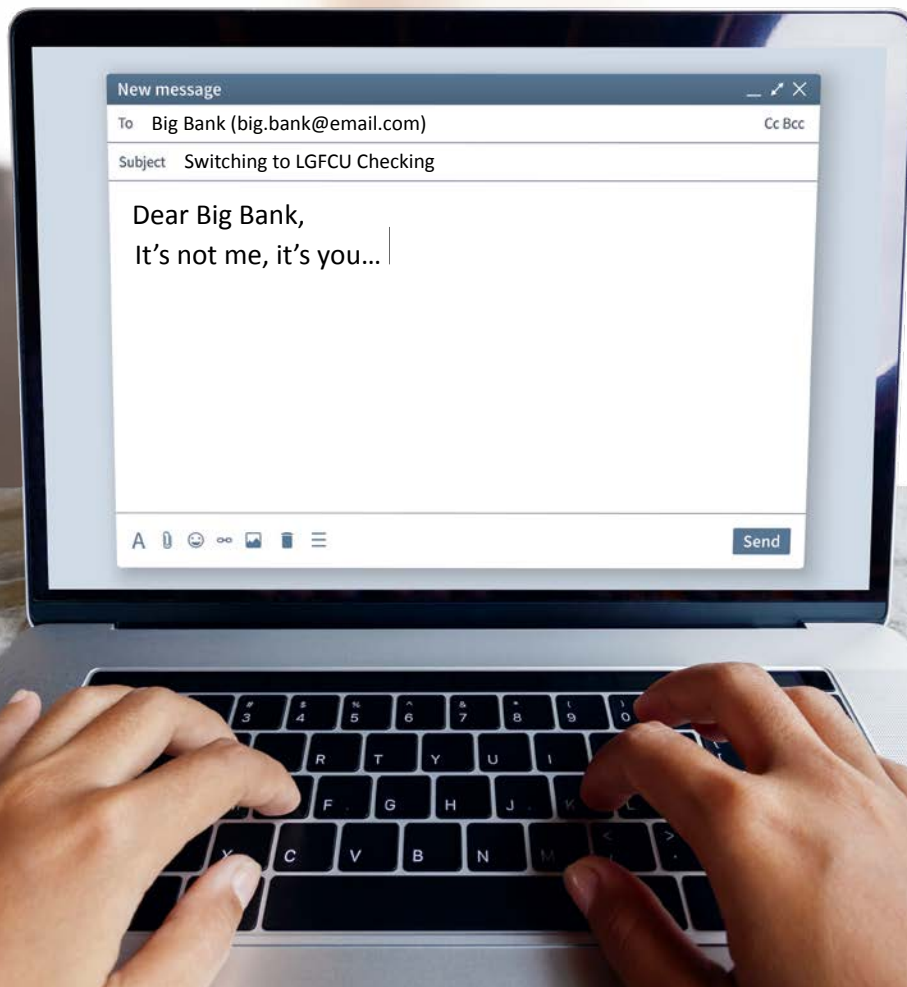
Get the love you deserve

That big bank of yours just hasn't been paying you enough interest. It's time to move on and open a **Checking Account** with LGFCU, the financial institution that puts your needs first. With LGFCU you can:

- ▶ Open your Checking Account with no minimum balance required.
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- ▶ Enjoy convenient online access and friendly in-branch service when you need it.

Look, it's not you. It's them. And you deserve better. Visit lgfcu.org/checking to open your Checking Account now!

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Built for you



Maurice R. Smith

Chief Executive Officer
26-year member



Thirty-six years ago, Local Government Federal Credit Union began with the fundamental idea that local government employees, elected officials and volunteers deserve affordable, responsible financial services.

Over the years, our Credit Union services have been designed to meet the evolving needs of members. Today, we embark on a new journey to serve the local government community with the creation of Civic Federal Credit Union, a new financial institution that offers a novel approach to financial services.

You may ask, "Why Civic and why now?" First, the name "Civic" reflects our affection for the hometown heroes that make our neighborhoods work. Local government folks like you inspire us with your dedication to creating great communities. Civic plans to echo the local government spirit and give you more great choices for financial empowerment.

Second, we launched Civic because you asked us to. Well, not in so many words. You said you wanted a solution for small businesses that are the lifeblood of many communities. You told us that many of your households depend on self-employment for your livelihood. You asked us to reimagine services that fit your lifestyle. You wanted a choice in how you may customize financial services. We heard you!

When we chartered Civic, we hardcoded the ability to offer business services and unique consumer products into the infrastructure. We are excited about the possibility that Civic can break the mold and give members the opportunity to chase their dreams.

When was the last time a financial institution brought you the kind of excitement that changes the conversation around your kitchen table? When has a financial institution ever offered you a financial promise that expresses hope for your family's future? We think you will find this and more at Civic.

While Civic is unique, some things remain the same. Both LGFCU and Civic offer affordable products and services, and both focus primarily on North Carolina's local government employees, volunteers and their families.

See what's new at a financial institution built just the way you like it.

Try Civic at **civicfcu.org**.

 lgfcu.org/ceopoint



Aim is a quarterly publication of Local Government Federal Credit Union. As a not-for-profit cooperative, our mission is "to improve the lives of our members." Aim reaches more than 202,000 member households, providing financial education and aspirational articles featuring LGFCU members. Printed with soy-based inks on 10% recycled and 10% post-consumer waste paper.

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THE Power OF Partnership

HOW LGFCU AND DFI ARE HELPING NC TOWNS PLAN FOR BRIGHT FUTURES

WRITTEN BY NANCY PARDUE | PHOTOGRAPHED BY EDWARD KENSICKI

It's a powerful thing, when a city steps up to reclaim its future.

That's exactly what's happening across North Carolina — in Kinston, Kannapolis, Morganton and more — thanks to LGFCU's ongoing support of the Development Finance Initiative (DFI), operated through the School of Government at the University of North Carolina at Chapel Hill.

LGFCU supplied \$1 million in seed money to launch DFI in 2011, as part of the Credit Union's mission to improve the lives of our members. Since then communities have brought their toughest development projects to DFI, for financial and legal expertise that helps them best use public dollars and attract private investment.

The results are inspiring.

Before the world met Vivian Howard on the TV show "A Chef's Life," based around her Kinston restaurant Chef & the Farmer, Marcia Perritt of DFI was conducting a field survey on the streets of a dilapidated Kinston neighborhood called Mitchelltown.

As Kinston struggled to rebound from loss of industry and the impact of two hurricanes, that field survey led to offers of lemonade for Perritt from curious and concerned residents. Their conversations ultimately led to the transformation of Mitchelltown into Kinston's 12-block Arts & Cultural District.

"You can't just hold a town hall [meeting] and expect people to show up," said Perritt, now DFI associate director. "It takes nurturing to build relationships and trust, in order to work more effectively together."



The Development Finance Initiative's longest-running partnership is in Kinston, where public and private investments in business, the arts and more are changing the look and feel of the city. This page, left, metal sculptures outside The Arts Center, also shown on Aim cover. Right, the once-dilapidated Mitchelltown neighborhood is now Kinston's colorful Arts & Cultural District complete with affordable housing for artists. Opposite page, from left are City Councilman Robert Swinson IV; City Manager Tony Sears; Planning Director Adam Short; and DFI Associate Director Marcia Perritt.



"We're doing what people thought couldn't be done. [There are] new restaurants, new places to go. There's a feeling of change and vibrancy."

Tony Sears Kinston City Manager



© Charles Register

Above, the Pearson Park Playground in Kinston features a 15-foot stone dragon and accessible play options for children with disabilities, and is a collaboration between the city, Blue Cross Blue Shield of North Carolina and national nonprofit KaBoom. Below, Short and Perritt partner to prioritize economic development projects for Kinston. Right, the clay walls of public art installment "Flue," designed by renowned artist Thomas Sayre and built with the help of local craftsmen, represent Kinston's tobacco heritage.

"It's up to the community to define what revitalization looks like for them. We take their idea and ground it, using data and market research. We marry our knowledge with their vision."

DFI has partnered with over 75 cities and towns on more than 130 projects to date. Projects include developing a single commercial site, revitalizing an entire downtown, and helping cities assess a developer's interest in a publicly-owned property such as a historic school.

"Many towns, especially smaller towns, don't have the special expertise they need on staff, people who understand law and real estate development," said Tyler Mulligan, DFI director and a professor within the School of Government. "We

can help communities get projects ready for development in order to accomplish public goals.

"Local governments can set the vision, but they need private sector investment too. We help level the playing field with developers."

In Kinston, DFI has helped the city secure private investments totaling \$8 million in downtown and \$4 million in Mitchelltown. The city has invested too: \$1 million in infrastructure and amenities such as the Riverwalk connecting Mitchelltown to downtown, and the Kinston Music Park as the hub of the African American Music Trail, and \$3.2 million in a downtown streetscape project to make the area more pedestrian-friendly.



6 LGFCU // AIM Magazine



© Charles Register



In 2017, Kinston recruited the Down East Wood Ducks Minor League baseball team to historic Grainger Stadium, in another move to attract private development.

“We’re ecstatic with what we’re seeing,” said longtime Kinston City Councilman Robert Swinson IV.

“The city has a strong commitment to revitalization. Sometimes it’s hard to get folks to understand that with budget constraints you have to bite off a little bit at a time. You have to identify your funding and resources. Without that spark of DFI, it would have taken much longer. It’s a good working relationship.”

DFI uses a range of tools to gather public input and compile market data, site analysis, and financial feasibility analysis. It then presents

local governments with viable development options and guidance on landing private investments.

To date, DFI has attracted over \$100 million in private investment. Mulligan says ongoing funding from LGFCU — which has pledged \$2.84 million to the DFI program through 2024 — enables DFI to offer its expertise for a flat fee, or no fee in some distressed communities. In Kinston, the citywide scope of the project and Perritt’s embedded presence mark DFI’s longest-running partnership.

“We know that work needs to be done outside of our capacity,” said Kinston Planning Director Adam Short. “Each year we lay out our priorities and build them into our DFI contract.”



Top left, “Score Walk” at the city-funded Kinston Music Park, hub of the African American Music Trail. Top right, the park’s glass-paneled “Intersections” uses historic photos, vintage maps and original artwork to honor Kinston’s African American musical communities. Above, public art and a community garden outside Mother Earth Brewing, one of several projects in Kinston by private investor Stephen Hill, and the nation’s first production brewery to earn LEED Gold status for its sustainable brewing practices.

“It’s up to the community to define what revitalization looks like for them. We take their idea and ground it, using data and market research. We marry our knowledge with their vision.”

Marcia Perritt DFI Associate Director





"Local governments can set the vision, but they need private sector investment too. We help level the playing field with developers."

Tyler Mulligan DFI Director



Private investment in Kinston has been notably boosted by Howard since the 2006 opening of Chef & the Farmer and by businessman Stephen Hill, who has renovated downtown buildings to launch Mother Earth Brewing, boutique hotel The O'Neil and more. Hill has also been instrumental in developing Kinston's Arts & Cultural District, which includes affordable housing for artists.

Investors like these, interested in the long-term market and willing to acquire structures that may require updating, is "pivotal," Short said.

"We're doing what people thought couldn't be done," added City

Manager Tony Sears. "[There are] new restaurants, new places to go. There's a feeling of change and vibrancy. The nature of our relationship with DFI will change going forward, to how we continue to foster this momentum."

Though there's more work to do in Kinston, Perritt sees the city's success in the strides of runners along its Riverwalk.

"It's validating," she said, "when other people recognize that this is a good place to be — when they see the beauty you saw from the beginning."



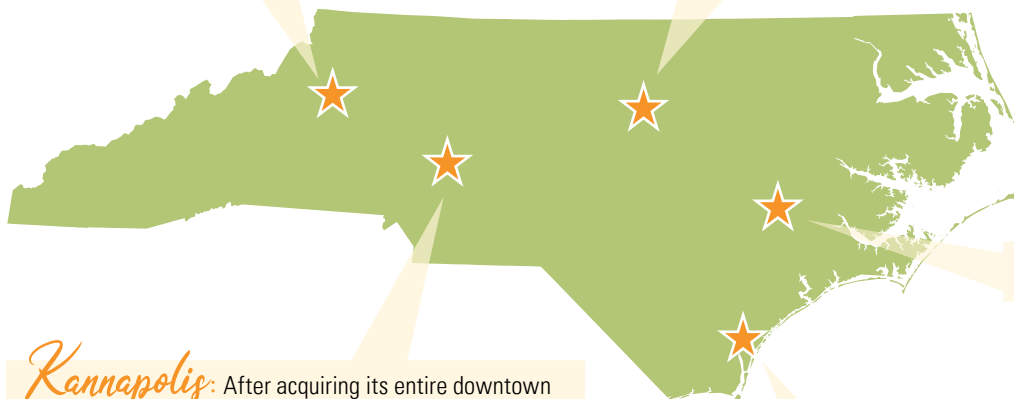
DFI helps cities like Kinston attract private investments such as Stephen Hill's retro Mother Earth Motor Lodge, bottom, and The O'Neil boutique hotel above, located in a former bank building downtown and welcoming guests from across the nation. Other notable private investments in Kinston include Chef and the Farmer by Vivian Howard, featured in the award-winning PBS television series "A Chef's Life."

Tyler Mulligan photo provided by the UNC School of Government.

DFI AT WORK IN NC, AND BEYOND

Morganton: DFI, alongside state and local governments, developed a vision plan for the redevelopment of 800 acres and buildings at the historic Broughton Hospital campus. This 10-year public-private strategy to attract more than \$180 million in private investment has the potential to bring hotels, retail, housing and an active adult community.

Durham: DFI partnered with the county in 2017 to redevelop two parking lots on Main Street in downtown Durham, helping to produce plans to create 440 residential units in these spaces, 277 of them set aside for affordable housing. Nine developers submitted qualified proposals, which are currently being studied. DFI has seen a surge of interest from local governments focused on affordable housing.



Kinston

Kannapolis: After acquiring its entire downtown from former top employer Cannon Mills for \$8.75 million in 2015, the city partnered with DFI on a redevelopment plan of public-private investments to include residential, retail, office and hotel space. Construction is underway on a \$50 million sports and entertainment venue downtown and VIDA, a mixed-use district representing more than \$50 million in downtown investment, will open in 2021. The city expects to return up to 90% of downtown parcels to private ownership over the next decade.

Wilmington: For 20 years the city tried to redevelop a downtown parking deck, but developers had little interest until DFI worked out plans to accommodate varied public interests such as access to a pocket park, parking and residential units, and preserving views of the Cape Fear River for a historic building. Nine developers submitted proposals and construction is underway. Other area property owners are reinvesting in their sites because of this DFI project.

OPPORTUNITY ZONES

North Carolina has 252 federally designated Opportunity Zones (OZ), which help low-income communities solicit private investment by offering tax benefits to developers who reinvest their capital gains.

DFI's pre-development process helps these communities prepare investor-ready OZ projects by identifying potential investment partners, conducting market, site and financial analyses, and marketing the sites. The Broughton project in Morganton noted above is an example of an OZ.

BEYOND NORTH CAROLINA

The impact of DFI can be seen beyond North Carolina thanks to its support of a graduate course in community revitalization through the School of Government. The course has provided real-world training for more than 100 students to date, who often go on to serve as local and regional planners and in public administration across the U.S.

FIND OUT HOW DFI CAN ASSIST YOUR COMMUNITY, AT [DFI.SOG.UNC.EDU](https://dfi.sog.unc.edu).



ARE YOU MISSING OUT ON UNCLAIMED FUNDS?

It's more common than you may think for forgotten funds to be turned over to the state.

Each year billions of dollars are left unclaimed in bank, retirement and investment accounts; life insurance policies and leftover paychecks. After a certain period, when no one claims the money, it is then “escheated.” This means it’s legally sent to a state government. It’s more common than you may think for forgotten funds to be held by the state. Don’t let this happen to you. Here’s what you need to know about lost money.

✦ What does it mean for accounts to “escheat?”

When accounts have been left unclaimed, financial institutions are required by law to send the money to the state. In North Carolina, an account must sit dormant and the account owner not have any contact with the account provider. The length of time in which an account is considered dormant ranges from one to 15 years, depending on the type of property.

These untouched accounts are sent to the North Carolina Department of State Treasurer annually.

✦ Rules vary by state for unclaimed funds

Each state has its own rules when it comes to lost money. North Carolina requires financial institutions to send letters to affected account owners at their last known address. If you receive such a notification, follow the instructions on the letter to prevent your funds from being sent to the State Treasurer.

If you think you have unclaimed funds, check with the National Association of Unclaimed Property Administrators, a nonprofit representing unclaimed money in all 50 states. Visit unclaimed.org to view each state’s guidelines.

On that site, select any state where you’ve lived and perform a search using your name. If lost money is discovered, you’ll be given instructions on how to claim those funds.

✦ Are you entitled to unclaimed funds?

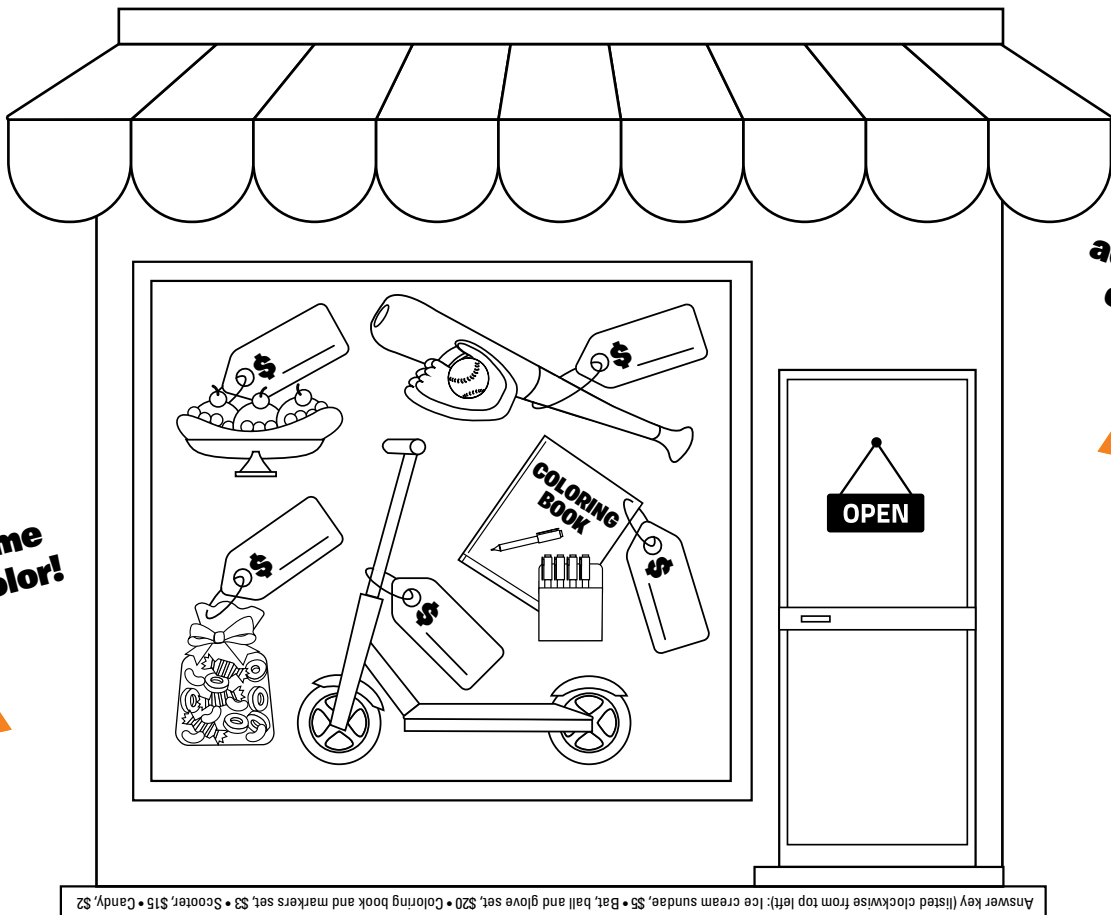
To find out if you’re owed unclaimed cash, visit the Department of State Treasurer at nccash.com.

Find more ways to manage your money at lgfcu.org/personalfinance.

Smart Shoppers

Have some fun practicing your shopping and saving skills with your own money. Pretend you have saved \$20 to buy anything in the store below. Guess the price of each item and write it on the price tag. Then use some of your cash to buy what you want by coloring or circling your choice. Or buy a few things now and save some money in your Fat Cat account for later!

Guess which price belongs to which item in the store window and write it on the price tag: \$2, \$3, \$5, \$15, \$20.



We hope you enjoyed this shopping game. Ask a grown-up to visit lgfcu.org/fatcat to learn more about saving with your Fat Cat account or how to open one today!



TO FALL FOR THIS SEASON

Celebrate crisp autumn days! Go shopping for the things you need and travel to the places you want to go at the best prices of the season. Here are some post-Labor Day deals you can fall in love with.

Go! Find fall

Fall is the time to take a trip since the crowds are smaller, and prices are lower on hotels and airfare nationwide.

Another way to reap post-Labor Day vacation deals is to slip into some new wheels.

Historically, car dealers want to move their current stock of new vehicles to make room for incoming models. Auto industry watchers predict new car deals to include low- or zero-interest financing and special incentives on 2019 models. That could help you save thousands on a new ride.

Combine these deals for a mountain getaway with family and friends!

Take a coffee (payment) break

You may not need to spend money on a morning brew on September 29, National Coffee Day. Look for a no-cost or deeply discounted to-go cup at your nearby shop. While you're there grab a bag of your favorite bean variety — which is likely to be on sale — to savor at home. By brewing your own more often, you can save a little more money for that Blue Ridge vacation.



Upgrade cellphones and TVs for less

If you've been putting off a cellphone upgrade, the wait may be over. Historically, major phone manufacturers release their new models in September. That has typically translated into carrier discounts on earlier generations. Be sure to check with your service provider as deals may be phone specific.

The next great fall tech deal is on a big-screen TV. Late November is one of the two best times during the year to get deals on TVs. The second time is in February, right before the Super Bowl. Early ads for in-store Black Friday deals suggest you could save as much as \$150 on certain big TVs.

Follow us for more deals!



Calendar of events

**SATURDAY
SEPTEMBER 21**

3rd Annual End of Summer Bash 5 to 8 p.m

Creekside Park
214 Park Drive, Archdale

Hosted by Archdale Parks & Recreation
archdale-nc.gov/special-events

**THURSDAY-SUNDAY
SEPTEMBER 26-29**

Benson Mule Days Event times vary; visit website for details.

Downtown Benson
122 East Main St., Benson

Hosted by Town of Benson
bensonmuledays.com

**FRIDAY-SUNDAY
OCTOBER 18-20**

Carolina BalloonFest Event times vary; visit website for details.

Statesville Regional Airport
260 Hangar Drive, Statesville

Hosts include City of Statesville
carolinaballoonfest.com

SHRED EVENTS

Follow us on Facebook and Twitter for
more shred events near you.



Shredding is the fastest way to dispose
of confidential and personal documents.
Check out this free LGFCU paper shredding
event happening this fall!

Friday, October 25
Town of Wrightsville Beach
10 a.m. to 1 p.m. | 1 Bob Sawyer Drive
townofwrightsvillebeach.com



Riding a mile in your boots

Many children dream of becoming firefighters. Maurice Smith, CEO, Local Government Federal Credit Union, and a few staff members spent a day living the dream in a ride-along with crews from the Chapel Hill Fire Department. Activities included responding to calls and participating in a hands-on demonstration of firefighting gear and equipment.

"My day was extremely rewarding and humbling," said Smith. "I was honored to have an opportunity to see firsthand how our firefighters serve their communities. They are there when we need them, and LGFCU is here when they need us."

➤ From left, LGFCU CEO Maurice Smith; Chapel Hill firefighters Homero Plancarte Martinez and Captain Luis Rodriguez; LGFCU Volunteer Development Officer Crystal Pearce and MDO Juan Taylor; master firefighter Rich Bucci.



➤ Firefighters lead a hands-on demonstration of fire equipment with Maurice Smith.



MINIMUM DEPOSIT MAXIMUM RETURNS

Boost your savings with a
Share Term Certificate
(STC) from LGFCU!



Commonly known as CDs, or certificates of deposit, our STCs* offer a smart way to save your hard-earned cash at a higher dividend rate.

To discover how STCs can maximize your savings, call us at **888.732.8562**[†] or visit your local branch.

* Share Term Certificates are fixed rate accounts. Dividends are automatically paid monthly by transfer from the STC to another deposit account. If the term is six or 12 months, you may request that your dividends be paid when the STC matures.

† Calls may be recorded for quality assurance.

Federally insured by NCUA

LGFCU[®]
LOCAL GOVERNMENT
FEDERAL CREDIT UNION



DO YOU HAVE A SMALL BUSINESS? WE CREATED CIVIC FOR MEMBERS JUST LIKE YOU!

Civic Federal Credit Union offers accounts for organizations and small businesses.

- Cash-back Mastercard program
- Nationwide ATM fee reimbursement
- Affordable loans for businesses
- Generous deposit account rates and terms

**LEARN MORE AT CIVICFCU.ORG OR
CALL 844 77CIVIC (844.772.4842).**

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CIVIC
FEDERAL CREDIT UNION

YOUR RATES

Loan Rates As of August 1, 2019

Adjustable Rate Mortgages*	Rate	APR	Margin	Floor Rate
5-year ARM 80% or less LTV	3.375%	3.516%	1.50%	3.25%
5-year ARM 80.1–90% LTV	3.875%	4.017%	2.00%	3.75%
5-year ARM 90.1–100% LTV	4.375%	4.517%	2.50%	4.25%
5-year ARM (First-Time Homebuyer) [†] 100% LTV	4.375%	4.517%	2.50%	4.25%
5-year ARM [‡] 100.1–110% LTV	5.375%	5.519%	3.50%	5.25%

Variable Rate Loans	PayD Rate ^o	Direct Pay
Home Equity (1st mortgage with LGFCU) ^Δ Up to 90% LTV	4.75%	5.25%
Home Equity (1st mortgage with other lender) ^Δ Up to 90% LTV	5.50%	6.00%
Signature Personal Open/Closed-end, Unsecured	10.75%	11.25%
Salary Advance (cash account <\$500) Open-end, \$500 maximum	14.25%	—
Salary Advance (cash account ≥\$500) Open-end, \$500 maximum	7.75%	—
Visa® Credit Card Grace period	—	11.75%

Fixed-Rate Loans	Rate
New Vehicle ^o Up to 36 months	3.75%
New Vehicle ^o 37–60 months	4.25%
New Vehicle ^o 61–72 months	4.50%
New Vehicle ^o 73–96 months	5.75%
Used Vehicle Up to 72 months	4.50%

Deposit Rates As of August 1, 2019

Products	Min. deposit [∞]	Rate	APY
Regular Shares	\$25.00	0.50%	0.50%
Fat Cat Shares	\$5.00	0.75%	0.75%
Zard Shares	\$25.00	0.75%	0.75%
Holiday Cash Club	\$0.00	0.75%	0.75%
IRAs	\$25.00	2.50%	2.53%
Health Savings Account	\$0.00	2.50%	2.53%
Checking [∞]	—	0.15%	0.15%
Money Market Shares	\$250.00	1.50%	1.51%
6-month Share Term Certificate [§]	\$250.00	1.85%	1.85%
12-month Share Term Certificate [§]	\$250.00	2.00%	2.00%
18-month Share Term Certificate [§]	\$250.00	2.10%	2.10%
24-month Share Term Certificate [§]	\$250.00	2.20%	2.20%
30-month Share Term Certificate [§]	\$250.00	2.35%	2.35%
36-month Share Term Certificate [§]	\$250.00	2.60%	2.60%
48-month Share Term Certificate [§]	\$250.00	2.80%	2.80%
60-month Share Term Certificate [§]	\$250.00	3.00%	3.00%

For current rates, see lgfcu.org/rates.

All rates, terms and conditions can vary and are subject to change.

For additional information on any Credit Union accounts please visit lgfcu.org, call your local branch or call us at 888.732.8562.

Calls may be recorded for quality assurance.

APR : Annual Percentage Rate

APY : Annual Percentage Yield

ARM : Adjustable Rate Mortgage

PayD : Payroll Deduction

LTV : Loan To Value

* These rates are for new first mortgage loans and are subject to change daily. The rates for existing adjustable-rate mortgage loans are subject to change at predetermined intervals and may be different from the rates for new mortgages.

Future rates and payments determined based on adding a margin to the index (5-Year Constant Maturity Treasury Yield rounded up to the next highest one-eighth of one percentage point).

† Special financing for first-time homebuyers (5-year ARM).

‡ Interest paid on the loan portion that is greater than fair market value is not tax deductible for federal income tax purpose. Consult a tax advisor for further information regarding the tax deductibility of interest and charges.

Δ Appraisal may be required. Fees may range from \$0 to \$1,600. Future rates and payments are determined quarterly based on adding a margin of 2.25% to the index for payroll deduction/funds transfer (margin of 2.75% to index for direct pay). The index is the 26-week Treasury bill rate set on or after the 15th of the second month of the previous calendar quarter adjusted up to the nearest 0.25%. Recent index is 1.88%. The minimum adjusted index rate for this product is 0.50%. The maximum quarterly rate adjustment is 0.50%. For first mortgage with LGFCU or no first mortgage, the minimum interest rate is 2.75% APR for payroll deduction and funds transfer (3.25% APR for direct pay). For first mortgage with other lender, the minimum interest rate is 3.50% APR for payroll deduction and funds transfer (4.00% APR for direct pay). The maximum interest rate will be the beginning rate plus 5.00% or 12.75% APR, whichever is higher, but never more than 18.00% APR.

o Payroll Deduction payments provide substantial savings in processing costs for the Credit Union.

o New vehicle is defined as current, prior or upcoming year model with 10,000 miles or less.

∞ Minimum deposit to open each account. Initial checking deposit must cover first box of checks and first \$1 monthly service fee. The minimum balance to earn dividends in your Share/IRA/SEP/CESA accounts is \$25; for Share Term Certificates and for Money Market Share accounts, \$250.

§ Share Term Certificates are Fixed Rate accounts. Dividends are automatically paid monthly by transfer from the STC to another deposit account. If the term is six or 12 months, you may request that your dividends be paid when the STC matures. The early withdrawal penalty for all certificates is 90 days dividends or the actual dividends earned, whichever is less.

Fees and/or other conditions may reduce the earnings on an account.

Quoted rates, dividends and annual percentage yields (APY) are subject to change daily at the discretion of the Board of Directors.

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WE'RE #1 IN NC AGAIN, BUT THE BRAGGING RIGHTS ARE ALL YOURS.

Forbes Magazine surveyed 25,000 consumers across the country, and LGFCU was ranked No. 1 Credit Union in North Carolina for the second year in a row.

WE'RE SPEECHLESS — BUT YOU DON'T HAVE TO BE.

So, go ahead — tell your family, friends and co-workers that your Credit Union has been ranked best by members across North Carolina. And if they're eligible for membership, please invite others to join LGFCU.

Thank you for being a member and inspiring us to do our best every day.

Forbes2019
**BEST-IN-STATE
CREDIT UNIONS**

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