



Local Government Federal Credit Union

SPRING 2021

Different is Better



A HOW-TO FOR LOCAL GOVERNMENTS
ON DIVERSITY, EQUITY & INCLUSION

HINT: IT'S ABOUT CHANGING
PROCESSES, NOT PEOPLE



REUSE OR REPLACE?
THINK SAVINGS BEFORE YOU BUY

THE ROAD TO
REDUCING MONEY WOES



A mortgage that moves you — faster.

Start your mortgage* application anytime, anywhere with our convenient, mobile-friendly online service.

- ▶ Speeds up the mortgage application process.
- ▶ So convenient – desktop and mobile-friendly, 24/7 access available through Member Connect.
- ▶ Streamlined closings with faster responses.
- ▶ Get your docs in a row – upload all your documents securely.

* Subject to approval. Mortgages are available for properties located in NC, SC, GA, TN or VA. Members must reside in NC or bordering states to be eligible. Greater than 90% loan-to-value limited to maximum financing of \$400,000.

Federally insured by NCUA



NMLS #1079297

Learn more at lgfcu.org/aimloanchecklist.

Build a financial plan for the future



Maurice R. Smith

Chief Executive Officer
28-year member



I have spoken to several of you over the past few months — socially distant, of course. You've poured out your feelings over financial challenges, family losses and doubts for the future. I share your concerns. My family has been touched by these difficulties too. Now, deep in my heart, I feel it's time to turn the page and create a new strategy for how we're going to move forward.

At the Credit Union we have a plan for what comes next. It involves sharpening our forecasts for what the economy holds. We do this to have a better grasp on what reserves and assets are needed to serve you.

The plan also includes an intentional focus on you. We're rooted in serving local government employees, officials, volunteers and your families.

Finally, the Credit Union plan digs deep to discover new resources to help you weather the next financial storm. We want to help you rebuild your savings, credit and community.

So, how do you build your plan? Start with what didn't work in this recession. If you found you didn't have a big enough nest egg when the pandemic hit, your first bit of business is to find ways to create a larger savings fund. Enough savings helps us withstand financial blows.

There are two basic ways to save money — spend less or make more. If you have some flexibility in your time, look for money-making opportunities and sock away the excess.

Spending less often starts with looking at every expense in your household and seeing where you can cut back a little. When added up, you may find you can put aside more for the next rainy day.

This is what happens in the Smith household. I figure every bill or statement is an opportunity to save money.

A bigger savings account is just the beginning. Contact us at info@lgfcu.org so we can help you get ready for a better financial future!

 lgfcu.org/ceopoint



www.lgfcu.org | 800.344.4846

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 220,000 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.

Winner of the 2020 CUNA Councils Diamond Award for best member newsletters!

Board of Directors:

Lin Jones, *Chair*; Ken Noland, *Vice Chair*;
Jeanne Erwin, *Treasurer*; Ruth Barnes,
Secretary; David Dear; Paul Miller;
Dr. Aaron P. Noble Jr.

Director Emeritus: Al Richardson

Editor: Brenda Porter-Rockwell

Managing Editor: Nancy Pardue

Design and Illustration:

Kristy Buchanan, Amanda Gallegos,
Edward Kensicki, Sabine Kowal

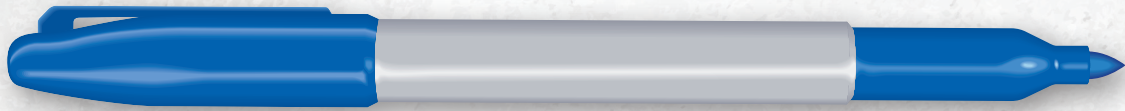
Different is Better



A HOW-TO FOR LOCAL GOVERNMENTS
ON DIVERSITY, EQUITY & INCLUSION

HINT: IT'S ABOUT CHANGING
PROCESSES, NOT PEOPLE





DIVERSITY. EQUITY. INCLUSION.

These three words, collectively known as DEI, have been in the forefront of the news in recent months, but they aren't new ideas. For years, studies on business management have proven that organizations which prioritize a diversity of people and perspectives recruit better talent, produce better results, and reap more financial profits.

This makes DEI critical to the success of North Carolina local governments.

"Equity, inclusiveness and diversity are values, not programs or policies — and it's never too late to change or strengthen these values," says Joe McKinney, member of the LGFCU Advisory Council and executive director of the National Association of Development Organizations (NADO), based in Washington, D.C.

Growing up in a rural Tarheel community, McKinney had limited exposure to thought diversity. But throughout his nearly 30-year career in the public and nonprofit sectors, he's found his best learning opportunities come from those with life experiences different than his own.

Now, his office fields inquiries daily from NADO members asking how they can be more inclusive, as these 500-plus regional development organizations work to strengthen communities' economic competitiveness and quality of life.

Diversity, equity and inclusion are proven ingredients for success in local government. It takes communication and creativity to build your DEI action plan; these leaders offer their own tried-and-true tactics. From top, Joe McKinney, executive director of the National Association of Development Organizations and member of the LGFCU Advisory Council; Phin Xaypanga, equity and inclusion manager for Mecklenburg County; Yamile Nazar, manager of the Fayetteville-Cumberland Human Relations Department; and Wanda Allen-Abraha, J.D., director of the Winston-Salem Human Relations Department.

COMMUNICATION AND CREATIVITY

Here in North Carolina, Phin Xaypangna has spent her career developing strategies for workforce equity. As equity and inclusion manager for Mecklenburg County, she led the launch of its 60-point Equity Action Plan, patterned on the model of the Local and Regional Government Alliance on Race & Equity (GARE), racialequityalliance.org.

Xaypangna is proud of this work, and of her peers in 14 North Carolina jurisdictions that are also part of the GARE network.

"Our work is not about fixing people, but about changing our policies and systems," she says. "It's a commitment to the long term."

It takes communication and creativity to build a truly inclusive organization. Here, leaders from across our state offer their how-to recommendations.

REVISE YOUR RECRUITMENT

In Winston-Salem, the Human Relations Department is responsible for implementing DEI programs for the city, including Limited English Proficiency access and Building Integrated Communities.

Department director Wanda Allen-Abraha, J.D., notes that pay incentives help the city recruit bilingual employees.

"Spanish is the second most spoken language in Winston-Salem; a bilingual employee is a valuable asset," Allen-Abraha says. "The pay incentive demonstrates the value of that skill set and the importance of communicating with residents for whom English is a second language."

Also, the student-led College Advisory Board (CAB) provides critical feedback to the city council on recruitment.

"We've learned from CAB that undergraduate internship opportunities, with the potential to lead to job opportunities, are critical for encouraging young professionals to remain in the city upon graduating," says Allen-Abraha.

Yamile Nazar, manager of the Fayetteville-Cumberland Human Relations Department, says through her opportunities to speak with young adults, she's learned many are not aware of professional opportunities within local and county governments, and welcome more information.

And Xaypangna suggests updating your job descriptions: "Ask yourself if that degree is really required. If you exclude people who've not had the opportunity to achieve that education, you'll miss out on their experience."



"Effective, equitable decisions are not only made at city council meetings. They're made throughout the process of creating and implementing public policy. Public employees must have an inclusive mindset throughout."

— JOE MCKINNEY

Executive director,
National Association of
Development Organizations

TRAIN AND RETAIN EFFORTS

Focus groups held in Mecklenburg County found that lower-ranking workers had little knowledge of advancement opportunities. The solution? Internal job fairs.

"We also cross-train within and across departments. We want to see growth in our employees, and provide a pathway for people to advance," Xaypangna says.

In Winston-Salem, staff developed a diversity and inclusion training module to share one-on-one with employees, to serve their varied learning styles. Also, the cultural diversity training developed for new employee orientation is now part of the city's employee-driven Service Excellence Initiative.

Communication on any new initiative is key, notes Nazar: "Employees need to know the why," she says. "Remember to talk to the people who are on the front lines."

"PEEL THE ONION" OF DATA

The GARE model calls for normalizing conversations on race, organizing your infrastructure, and gathering data to use in decision-making. Don't skip steps, Xaypangna advises.

"Start with the desired result of workforce equity, then track your data to find the root causes of inequity," she says. "Data tells a story; it's like peeling the layers of an onion. Engage people all along the way. Then develop your strategies."

For example, while the overall Mecklenburg County workforce reflects the people it serves, the data shows racial gaps as employees move up the ranks.

"That means we have work to do," Xaypangna says. "This internal data shows how we're making progress and holding ourselves accountable."

"It's ongoing," she emphasizes. "Use the data you have now to make your decisions but keep analyzing. Six months later, does it still make sense?"

Local governments of any size can compile internal data for improvements in DEI, Xaypangna believes.

"Compared to our 6,000 employees, it's even easier for small towns to engage their employees and collect data. They can make a bigger impact, faster," she says. "Have someone accountable to drive this work in your organization, even if it's 50% of one person's job. Invest in it!"



Small-town impact:
"Compared to our 6,000 employees, it's even easier for small towns to engage their employees and collect data. They can make a bigger impact, faster."

— PHIN XAYPANGNA

Equity and inclusion manager,
Mecklenburg County



BETTER OUTCOMES FOR ALL

Engaging employees and citizens helps local governments improve outcomes for all. Success, says McKinney, results from open, inclusive processes and face-to-face conversations.

"Effective, equitable decisions are not only made at city council meetings. They're made throughout the process of creating and implementing public policy," he says. "Public employees must have an inclusive mindset throughout."

McKinney believes North Carolina is poised to become a national leader in DEI within the public sector, citing as an example the "unmatched" training available to municipalities through the UNC School of Government. (LGFCU offers its members scholarships to the School.)

He says: "And the emphasis that Local Government Federal Credit Union has placed on these issues strengthens North Carolina's resolve to promote the values of diversity, equity and inclusiveness in all local governments across the state." ➔



"Undergraduate internship[s], with the potential to lead to job opportunities, are critical for encouraging young professionals to remain in the city upon graduating."

— WANDA ALLEN-ABRAHAM J.D.

Human Relations director,
Winston-Salem

"Employees need to know the why ... remember to talk to the people who are on the front lines."

— YAMILE NAZAR

Human Relations Manager,
Fayetteville-Cumberland Human
Relations Department



Editor's note: Since this writing, Phin Xaypangna has accepted a new position in county government in California. We wish her well.





LGFCU employees value their diversity, to better serve members.

Inside LGFCU

Over the past year, LGFCU has launched an internal DEI Committee of multi-cultural staff from all levels. They study existing practices and build initiatives that promote DEI in employee recruitment and advancement.

A new interactive DEI website for employees provides recruitment data, highlights DEI events and cultural holidays, and shares resources for learning and growth. And last fall, the Credit Union brought together a panel of North Carolina thought leaders for a digital broadcast titled, “Why Diversity, Equity and Inclusion Matter.”

DEI & LGFCU

At LGFCU, we do more than talk about diversity, equity and inclusion. We believe pursuing DEI initiatives is the right thing to do and makes good business sense. Having a variety of voices at the table improves decision making and better positions organizations for success, including local governments.

To build on this business case for DEI, LGFCU Chief Executive Officer Maurice Smith proposed a new 8th Cooperative Principle of Diversity, Equity and Inclusion, which has been adopted by LGFCU, the Credit Union National Association (CUNA) and others.

This new principle expands on the seven Cooperative Principles that credit unions and other cooperatives have followed since 1844.
(See lgfcu.org/aimaboutcus)

A call to action

In partnership with the African American Credit Union Coalition, aacuc.org, LGFCU has launched DEI Talks, a web resource to help other organizations pursue DEI as a business model. **DEItalks.com**

It’s all part of a DEI call to action, and you’re invited to join in! Email us at DEItalks@lgfcu.org for more information.

“If we believe the ideals of diversity, equity and inclusion are important to our communities, then let’s declare it,” Smith says. “Join us in the commitment to DEI. Proclaim what your organization stands for. Be the DEI leader your community needs.”

Financial counseling: The road to reducing money woes



Advice from a financial counselor may be just what you need for a more prosperous 2021.

2020 had its challenges. If you ended the year wishing you'd spent less, saved more and planned better for the future, there's still time to put those goals in place. A financial counselor can help you move forward.

► Let your budget drive change

A fresh perspective on your current budget may help you find practical ways to adjust and monitor your spending patterns. It's a good idea to review your spending on a regular basis. This exercise is extremely important to the health of your financial situation, especially if your finances were negatively impacted last year. The financial counselor's advice may drive you to make changes you maybe hadn't thought of before.

► Walk back your debt load

It may be difficult to see a path forward for reducing and eliminating debt. The good news is that a financial counselor can help you sort through your outstanding balances, monthly payments, various interest rates, and terms. With support, you can develop a plan to put you on the road to becoming debt-free.

► Get more direction from your credit score

If you've seen your credit report, you know those three numbers say a lot. But what specifically, does it say about your financial path ahead? A financial counselor can explain your credit report and help develop a clear route for meeting your credit goals.

► Find your future

Thinking of buying a new house or car? Or are you planning for retirement? Financial counselors can help with mapping out those long-term financial goals, as well. You want to make sure you're as prepared as possible when it is time for your next big financial decision.

We're here to help! Find out more about no-cost financial counseling
at lgfcu.org/benefits-and-services/financial-counseling-program.

FAT CAT® Fun Page

Hey kids: Grab a pencil, pen or crayon and have some fun with these activities, created just for you!



Connect the dots!

Draw a line from dot #1 to dot #2, then keep going. See what it is? Write your guess about how much it costs on the price tag.



Fill in the blanks!

Learn some of the ways the Credit Union helps all members.

1. LGFCU treats all members **FA_R_Y**.
2. At the Credit Union, you are a member and an **O__ER**.
3. Every day, we strive to treat one another with **K_N_NE__** and understanding.
4. LGFCU's membership is very **D_V_RSE**. It's all the things that make us who we are.

ANSWERS: 1. FAIRLY, 2. OWNER, 3. KINDNESS, 4. DIVERSE

Spot the difference!

Find the 5 differences between the gardens!

1. _____
2. _____
3. _____
4. _____
5. _____



FAT CAT is for kids ages birth through 12. Visit lgfcu.org/fatcat for more details.



Reuse OR REPLACE?

Think savings before you buy

It happens all the time — something breaks. Easy online ordering and rapid product delivery make it simple to get a new item in a day or two. But that frequent buying can wreak havoc on your budget. Save money by reusing or repurposing your items before buying new.

Repair or replace?

When big-ticket items like your washer or furnace break, it's time to decide if the appliance is worth repairing and reusing, or if it's time to buy new.

As part of your repair or replace decision, first check the status of your warranty. If your warranty is expired, search for a free online tutorial to help you safely diagnose the issue and make repairs yourself.

If the repair is complex or the parts are unavailable commercially, check on the cost of a professional repair. If the parts and labor combined would cost more than 50% of a new unit, it may be time for a replacement. If you do buy new, be sure to include the cost of extended warranties when making your budget.

Reuse, recycle, reduce

There's a store for that! Today, you can find almost anything you need — from building materials to clothes — at reuse stores and consignment shops. Typically, used items are less expensive, yet just as good as new.

Check local building and home goods stores that resell gently used furniture and tools. Sometimes, you may even find brand new items for less! Homebuilders and home supply companies often donate new supplies, like paint, in bulk to reuse stores.

Recycle used metal items like grills and old tire rims at a specialty recycler. You may be able to make a few extra dollars and keep large appliances out of the landfill. And the money you make on recycling can be used to offset the purchase of a replacement item.

Whenever possible, it's in your best financial interest to try to reuse before you replace!



Follow us on Facebook and Twitter using #LGFCUdeals for more ways to save.



More than 75 teens took part in the State Youth Council Mini-Grant Conference, hosted by LGFCU.

LGFCU hosts virtual State Youth Council conference

In November, LGFCU hosted the virtual Mini-Grant Conference for State Youth Council volunteers. Teen representatives debated, then voted on which nonprofits will receive state-funded grants. As local volunteers, the teens also heard about the benefits of Credit Union membership and their eligibility for the LGFCU Scholarship.

To find out more about our support of teen volunteers, visit lgfcu.org/aimac.

Join our Facebook community for news, events

If you enjoy chatting up the Credit Union, join our new members-only Facebook group at bit.ly/lgfcu-community.

This virtual neighborhood is hosted by LGFCU's Membership Development Officers (MDOs). Check in to share news and hear about community events!

Stay in the know!
Follow us on social media to see LGFCU's mission in action!



BACKGROUND

Local government marketing and community relations.

"I desired a position that was community driven and service oriented. My parents' careers in the military and federal government had a significant influence on my desire to serve. Growing up, volunteering in the community became an extension of household chores!"

LEADING AND SERVING

Host of the "Brunch with Jaz" podcast and speaker on DEI.

In her six years at LGFCU, Membership Development Manager Jazmine Kilpatrick has talked to lots of current and potential members around the state. As a Credit Union Development Educator (CUDE), she shares these insights in her own podcast and on panel discussions around diversity, equity and inclusion (DEI).

"My goal is to inspire others to have a healthy dialogue with someone who may differ from them in appearance, viewpoint, culture, upbringing, socioeconomic status and more.

"I hope listeners can discuss how DEI is perceived in their own city or county with their peers. From those conversations, best practices can be shared about incorporating and/or enhancing DEI initiatives!"

Listen to Jazmine's podcast at brunchwithjaz.com.

Make your credit score a number you can count on

Your credit score is a tool used by lenders and others when you're evaluated as a borrower. A good score may mean you qualify for a loan or a lower rate.

But if your score isn't what you had hoped, you can make changes to improve it.

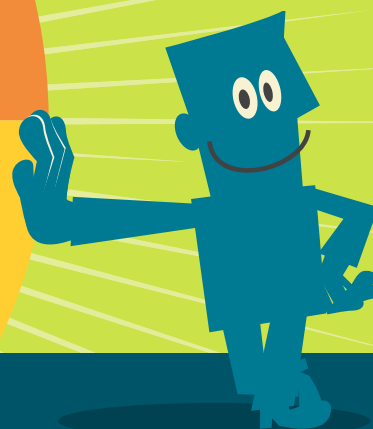
Find out how your credit score impacts you and what you can do to ensure a good score.

Visit lgfcu.org/creditscore.



**CREDIT SCORE
MENTOR**

LGFCU
LOCAL GOVERNMENT
FEDERAL CREDIT UNION



Federally insured by NCUA

LGFCU
LOCAL GOVERNMENT
FEDERAL CREDIT UNION

YOUR TRUE BLUE

- ✓ CAT TREATS
- ✓ NEW TENNIS SHOES
- ✓ RENEW STREAMING SERVICE
- ✓ GRANDMA'S BIRTHDAY GIFT

With the same great low rate* on purchases, cash advances and balance transfers — plus no annual fee — your LGFCU Visa® Credit Card is a great option for everything you need.



LEARN MORE ABOUT OUR
RELIABLE CREDIT CARD AT
LGFCU.ORG/AIMCREDITCARDS.

* Subject to approval. Annual Percentage Rate (APR) as of 2/4/21 is 9.75%. This rate is variable and subject to change. There is no minimum interest rate. The maximum interest rate is 18% variable APR. Additional fees may apply. Interest begins to accrue at time of cash advance or balance transfer. Please see the Visa Credit Cardholder Agreement for more details at www.lgfcu.org/creditcards.

YOUR RATES

Loan Rates As of February 4, 2021

Adjustable Rate Mortgages (ARM)*	Rate	APR	Margin	Floor Rate
5-year ARM 80% or less LTV	3.375%	3.373%	1.50%	3.25%
5-year ARM 80.1–90% LTV	3.875%	3.877%	2.00%	3.75%
5-year ARM 90.1–100% LTV	4.375%	4.380%	2.50%	4.25%
5-year ARM (First-Time Homebuyer)* 100% LTV	4.375%	4.380%	2.50%	4.25%
5-year ARM† 100.1–110% LTV	5.375%	5.387%	3.50%	5.25%

Variable Rate Loans ^Δ	APR
Home Equity (HELOC) [⊖] Up to 90% LTV	2.75%
Signature Personal Open/Closed-end, Unsecured	10.75%
Salary Advance (cash account <\$500) Open-end, \$500 maximum	12.00%
Salary Advance (cash account ≥\$500) Open-end, \$500 maximum	5.50%
Visa® Credit Card	9.75%

Fixed-Rate Loans	Payment example	APR
New Vehicle [⊖] Up to 36 months	A \$35,000 New Vehicle Loan will be \$1,029 for 36 months at 3.75% APR	3.75%
New Vehicle [⊖] 37–60 months	A \$35,000 New Vehicle Loan will be \$549 for 60 months at 4.25% APR	4.25%
New Vehicle [⊖] 61–72 months	A \$35,000 New Vehicle Loan will be \$556 for 72 months at 4.50% APR	4.50%
New Vehicle [⊖] 73–96 months	A \$35,000 New Vehicle Loan will be \$456 for 96 months at 5.75% APR	5.75%
Used Vehicle [∞] Up to 72 months	A \$15,000 Used Vehicle Loan will be \$239 for 72 months at 4.50% APR	4.50%

Deposit Rates As of February 4, 2021

Products	Min. deposit	Rate	APY
Regular Shares	\$25	0.15%	0.15%
Fat Cat Shares	\$5	0.15%	0.15%
Zard Shares	\$25	0.15%	0.15%
Holiday Cash Club	\$0	0.15%	0.15%
IRAs	\$25	0.45%	0.45%
Health Savings Account	\$0	0.45%	0.45%
Checking [§]	—	0.10%	0.10%
Money Market Shares	\$250	0.20%	0.20%
6-month Share Term Certificate**	\$250	0.40%	0.40%
12-month Share Term Certificate**	\$250	0.45%	0.45%
18-month Share Term Certificate**	\$250	0.45%	0.45%
24-month Share Term Certificate**	\$250	0.50%	0.50%
30-month Share Term Certificate**	\$250	0.50%	0.50%
36-month Share Term Certificate**	\$250	0.60%	0.60%
48-month Share Term Certificate**	\$250	0.60%	0.60%
60-month Share Term Certificate**	\$250	0.65%	0.65%

For current rates, visit lgfcu.org/rates.

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

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

Calls may be recorded for quality assurance.

APR : Annual Percentage Rate

APY : Annual Percentage Yield

ARM : Adjustable Rate Mortgage

LTV : Loan To Value

* Rates are for new first mortgage loans and are subject to change daily. Rates for existing ARMs are subject to change at pre-determined intervals and may be different from the rates for new mortgages.

† 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). The interest rate on our 5-year ARMs cannot change by more than 2.0% every five years, or 6% over the life of the loan.

‡ 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 Rates on these loans are subject to increase after consummation.

⊖ APR is based on the current index plus a margin. The APR is variable and subject to change quarterly. The index is based on the 26-week Treasury bill rate for the quarter and is set on or after the 15th day of the second month after the end of each calendar quarter adjusted up to the nearest 0.25%. The maximum quarterly rate adjustment is 0.50%. Over the life of the loan the maximum APR will be the initial rate plus five percentage points or 12.75% APR, whichever is higher, but never more than 18% APR. Payment amount will change if the APR changes. HELOC interest payments may be tax deductible; consult your tax advisor.

⊖ New vehicle is defined as current, prior or upcoming year model with 10,000 miles or less. Lending is limited to residents in NC, SC, GA, TN and VA. Borrower must maintain collision and comprehensive insurance protection with a maximum deductible of \$1,000 for the life of the loan. Must be age 18 or older for lending services.

∞ Used vehicles may not be older than 10 years or have mileage in excess of 150,000 at time of loan origination. Loan terms are limited to 48 months maximum for models 6 to 10 years old, or with mileage that exceeds 100,000 up to maximum of 150,000. Lending is limited to residents of NC, SC, GA, TN and VA. Borrower must maintain collision and comprehensive insurance protection with a maximum deductible of \$1,000 for the life of the loan. Must be age 18 or older for lending services.

§ 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/CEA 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 term is six or 12 months, you may request your dividends be paid when STC matures. Early withdrawal penalty for all STCs 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 LGFCU Board of Directors.



NMLS #1079297

Federally insured by NCUA



Let us treat your family like members

This spring, invite your loved ones to experience the credit union difference! Immediate family members of any LGFCU member are also eligible to join. This means great dividends, lower loan rates and a whole lot of credit union love for those who mean the most to you.

Don't forget to share your credit union spirit with friends and coworkers too! Any North Carolina local government employee or volunteer is eligible for LGFCU membership.

View how to join LGFCU at lgfcu.org/aimjoin.

For eligibility requirements, visit lgfcu.org or contact us at 888.732.8562.
Calls may be recorded for quality assurance.