

aim

Local Government Federal Credit Union



ALL ▶▶▶ IN

How specialized recreation
builds inclusive communities

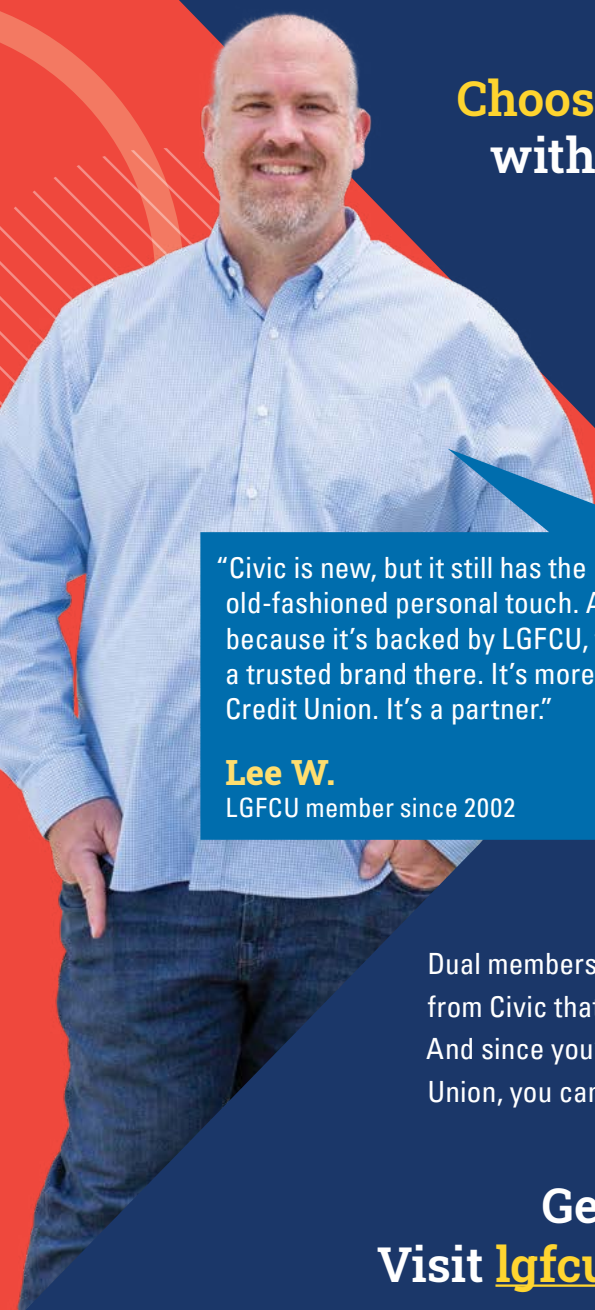
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Lee W.

LGFCU member since 2002



"I had my mind made up on Civic. LGFCU and Civic have the same values, and they take good care of me. It just makes sense."

Sherry H.

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Maurice R. Smith
Chief Executive Officer
29-year member



 lgfcu.org/ceopoint

When I was a kid, my parents owned a vegetable market and farm. We sold seasonal fruits, melons and vegetables to the public every year.

Behind the cash register hung a sign on the wall that proclaimed, "The Customer is Always Right." The sign was a gentle reminder to always show respect to the folks who visited us. That sage advice stuck with me over the years.

Today, I have the privilege of working for a member-owned organization that feels about you as my family felt about our farm customers. In this case, the needs of the membership direct the Credit Union's policies and services. As a result, we are always looking for ways to better serve you.

You told us you had financial needs that were unmet by our current list of products. Because some of you are entrepreneurs, you asked for access to business services. Some of you work shift hours and need robust mobile services. Some of you requested more self-help functions.

This is the driving reason for the creation of our sister Credit Union — Civic. You're eligible to join Civic Federal Credit Union, and you can become a Civic member online in just minutes. We heard you.

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We invite all LGFCU members to give Civic a test drive. Don't worry. You won't hurt our feelings if you decide to join Civic. In fact, we bet you will be delighted. Go ahead ... download the app. Open an account. See just how easy it is to enjoy your new Credit Union experience.



www.lgfcu.org | 800.344.4846

Aim is a quarterly publication of Local Government Federal Credit Union and reaches more than 215,000 member households. As a not-for-profit cooperative, our mission is "to improve the lives of our members."

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ALL IN

How specialized
recreation builds
inclusive communities



Meet Gabby, age 9.

She loves to sing and draw, to swim and dress up like a princess. She's certainly not shy, and her grin can charm big brother, Parker, 10, into seeing things her way.

"She's different but not different," says Gabby's dad, J.R. Brown, a Membership Development Officer (MDO) who represents the Credit Union across southeastern North Carolina. "It's cool, as a dad, to watch her adapt. Gabby's a success story. We've never told her she 'can't.'"



The Brown family: Dad J.R., mom Adrienne, Gabby and Parker. This joyful bunch often travels miles from home so Gabby can enjoy inclusive recreational activities, which J.R. says provide “more chances for Gabby to see what she can be.”

Born with cerebral palsy, it’s hard for Gabby to sit up for long periods, and she needs help with eating and bathing. With the help of an aide, prior to the pandemic she was part of traditional classrooms and recess at school.

Now that Gabby and Parker attend school virtually, the Browns seek external recreational activities she can be part of. Sometimes this means driving miles from their home

in Riegelwood, a small town in Columbus County.

“Virtual school works well for us but we lost that inclusiveness, watching her on the playground with other kids,” J.R. says. “That’s a big part of her development, interaction with both special needs and traditional kids, seeing how they navigate in the world. She needs to see both, to know what to strive for.”

WRITTEN BY
NANCY PARDUE

PHOTOGRAPHED BY
EDWARD KENSICKI

DESIGN BY
KRISTY BUCHANAN
AND SABINE KOWAL





Gabby can happily swing, slide and spin alongside other kids at the inclusive Northwest District Park in Leland.

'GREAT CREATIVE IDEAS'

Many parks and recreation departments across our state have inclusive recreation programs for children and adults with disabilities. In his travels as an MDO, J.R. is encouraged by the ideas he hears from these parks and rec employees, who are a valued part of the LGFCU membership.

The Credit Union partners with the nonprofit North Carolina Recreation and Park Association

(NCRPA), donating 50% of net merchant fees from its NCRPA Visa® Debit Card to the organization, which supports parks and rec professionals.

"I'm grateful I get to see the dedication of so many staff personnel, and their passion for wanting to offer more," J.R. says. "[They] have great creative ideas for activities that are inclusive."

Among LGFCU members working in this field is Inclusion Manager

“

That [inclusiveness] is a big part of her development, interaction with both special needs and traditional kids. She needs to see both, to know what to strive for.”

— J.R. Brown,
dad and LGFCU employee

Laurel Heizelman of Raleigh Parks' Specialized Recreation and Inclusion Services (SRIS). It's part of the city's Parks, Recreation and Cultural Resources Department.

SRIS has two branches: Specialized Recreation, which designs programs for people with disabilities, and Inclusion Services, which provides ways for people with disabilities to participate in existing parks and rec activities.

Get info on hunting, fishing and other outdoor activities for people with disabilities from the N.C. Wildlife Resources Commission.

bit.ly/lgfcuwildlife



Laurel says, "People with disabilities have the desire to participate with their peers and to access all our programs and services, from neighborhood trails to adults sports. We provide the support and interconnectedness they need."

PARTNER UP

Building an inclusive recreation program, she notes, requires communication with citizens.

Laurel says, "Just listen to the needs of the people with disabilities in your own community, and their support

networks, and program for where they are right now."

Participants provide feedback on SRIS activities, and the city is conducting a needs assessment to gather citizen input that helps build the value of its programs.

Also vital to specialized recreation programming are partnerships. To enhance its offerings, SRIS partners with organizations already at work in its area like Abilities Tennis or Triangle Thunder, a wheelchair basketball program. These groups offer supplies and skills instruction while SRIS provides facility space and marketing.



Find a downloadable guide of the accessible features at state parks and more from the N.C. Department of Natural and Cultural Resources.

bit.ly/lqfcuaccessibility

"It doesn't have to be a full program," Laurel notes. "Let [groups] use your facilities during off hours, or for open gym times. Support them in your spaces."

Laurel also recommends checking for resources available through groups like the North Carolina Down Syndrome Alliance, or the Epilepsy Foundation.

To build a specialized recreation program, partner with local organizations, advises Laurel Heizelman of Raleigh's Specialized Recreation and Inclusion Services.



“

Just listen to the needs of the people with disabilities in your own community... and program for where they are right now.”

— Inclusion Manager
Laurel Heizelman,
Specialized Recreation and
Inclusion Services, Raleigh



SAY YES

And of course, you need a qualified staff. Including Laurel, the SRIS team includes six full-time Certified Therapeutic Recreation Specialists® (CTRS) who assess participants' needs, then plan and implement programs aimed at improving their quality of life.

A CTRS has the knowledge to work with all parks and rec participants, Laurel notes, but can also perform routine staff duties.

Working with city attorneys and health services staff, SRIS offers medical support for people with conditions such as seizures or diabetes, so they can take part in rec activities.

"It's a priority for the city, to say yes to people wherever possible," Laurel says.

Finally, keep in mind that your volunteers may need training to work alongside people with disabilities.

"Be intentional in seeking volunteers," Laurel says. "We look for college classes and tech schools, people studying to be nurses or special education teachers. Offer training to your city employees too, on what to expect and how to use first-person language. Then pair volunteers with the most appropriate opportunity."



'THE JOY OF BELONGING'

Together, these key ingredients can create specialized rec programs that build more inclusive communities. Laurel loves to see a child with a disability play seamlessly with other kids at summer camp, or adults of varying abilities interact at local community centers.

"The best part of my job is advocating for people, and people having opportunities to advocate for themselves," Laurel says. "Being intentional about specialized rec programming

allows everyone to have more experiences with people with disabilities, to foster friendships and join in problem solving. It's visibility. It's the joy of belonging."

To J.R., the purpose hits closer to home: "Having more opportunities means more chances for Gabby to see what she can be." ➔

"Specialized rec programming allows everyone to have more experiences with people with disabilities, to foster friendships," says Laurel, at Sassafra's All Children's Playground in Raleigh.



Inclusive playgrounds mean Parker and Gabby can play together! Their parents hope to see more accessible facilities and inclusive programs created statewide.

COMMON ▶▶▶ GOALS

What are the keys to a successful specialized recreation program?

BRITTANY: “Passionate staff and involved parents and guardians! Several of our staff have had full-time careers in the school system or outside organizations [working] with individuals with disabilities. Having parents and guardians who advocate for our programs and participants also lends to the success.”

bit.ly/lgfcuburlington

KELLY: “What has worked well for us is to talk to our participants and their families to see what programs they are interested in, what the gaps are in program offerings, or skills and programs they feel might be beneficial.”

bit.ly/lgfcuinclusion

How do you build community partnerships to enhance your programming?

BRITTANY: “Collaborate with another parks and recreation department. [We] provide programs that are more social, and a summer camp geared specifically toward individuals with disabilities. Our local partners provide more sports-related programs. This allows for more programs, and less competition for participants.”

KELLY: “Being present in your community is one of the easiest ways to help build

We asked two more pros for their advice on building a specialized recreation program in your own city or county — the good news is, you don’t have to do it alone!

those partnerships. Invite local businesses to events or help fill a gap in programming by giving them the opportunity to showcase their area of specialty.”

What other good advice do you have?

BRITTANY: “Get involved with your local school system. When we prepare our program offerings, we deliver applications to each school office to be dispersed amongst the Adaptive Curriculum classrooms. We also have connections with the Able Program at our local community college.

“Also, having a licensed and Certified Therapeutic Recreation Specialist® is a must. They can help with any program modifications needed and are aware of ADA policies and procedures that keep your programs in compliance.”

KELLY: “Don’t be afraid to try! Start small with social events and opportunities to get to know the participants and their families, who will be your greatest advocates. Don’t be afraid to reach out to other folks in the field to ask for help. Most have the common goal of offering a variety of opportunities for this population, so they are always willing to help.

“At the end of the day, it’s important that as parks and recreation professionals we are serving our community — and communities are made up all kinds of wonderful people of varying abilities, identities and cultures.”



BRITTANY HARGRAVE
Therapeutic Recreation
Director

City of Burlington
Recreation and Parks
Department



KELLY SCHURTZ
Recreation Specialist,
Specialized Programs

Town of Wake Forest
Parks, Recreation
and Cultural Resources

FIND SUPPORT FOR PROFESSIONALS:

N.C. Recreation and
Park Association

ncrpa.net

N.C. Recreational
Therapy Association

ncrta.org

National Council for
Therapeutic Recreation
Certification

nctrc.org

TRAVEL INSURANCE: IS IT WORTH THE COST?

As travel ramps back up, here's how travel insurance may benefit you.

Over the past two years, we have all experienced a very different way of life. For some, that's meant not being able to travel. However, travel is ramping back up. Know how you can protect yourself, and your money, before you leave town.

What is travel insurance?

If you have traveled frequently in the past, you have undoubtedly been asked about purchasing travel insurance without really knowing if it is a good deal. However, travel insurance can give you peace of mind by reducing the financial loss associated with not being able to make your trip due to sickness or accident, losing or having your valuables stolen, and/or missed flights.

In 2021, the average cost of a plan was \$297, or \$357 for international travel, according to insurance comparison site Squaremouth. These numbers can be impacted by the length of your trip, your age, and the types of coverage you choose.

What options does travel insurance offer?

Most travel insurance can be purchased in bundles that make sense for your specific travel plans. These insurance options include:

Flight

A life insurance policy that covers you in case of a plane crash.

Baggage

Financial protection for luggage that is delayed, lost or damaged.

Evacuation

Covers the cost of transportation to a medical facility in the event of an emergency.

Trip interruption/cancellation

Covers your non-refundable expenses if your trip is interrupted by health issues, inclement weather, etc.

Medical

Provides additional coverage during international travel for medical emergencies that result in expenses your health insurance will not pay.



Do you need travel insurance?

Only you can decide if travel insurance is right for you. If you travel extensively, your increased risk of something unforeseen happening means travel insurance may be beneficial. On the other hand, if you have protection through another type of insurance policy and/or a credit card company, travel insurance may not be needed. Check to see what travel coverage you may already have before exploring travel insurance options.



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

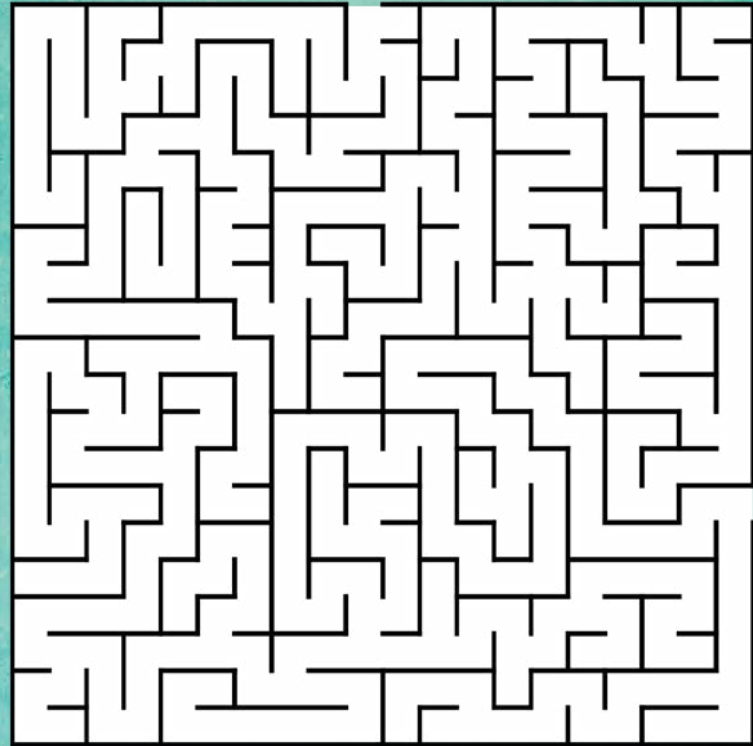
FAT CAT® Fun Page

LEARNING
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SHOPPER



Hi, August here. I need your help! I have **\$50** to spend on new clothes, and I have to choose. Do I spend all \$50 on one pair of *fancy* jeans, or do I buy a pair of **REGULAR** jeans for \$25 **AND** a shirt for \$25? It's a spending maze! Can you help me find my way to the best **VALUE** for my money?

Start here



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Save money with summer sustainability

Living more sustainably doesn't have to cost you. In fact, going green this summer can help save the green in your wallet.

Eat what you grow

Save some money this summer by trying out your green thumb. Growing your own herbs and vegetables eliminates the need for store-bought plastic packaging and the risk of harmful preservatives. Plus, it's a fun, cost-efficient activity for the whole family! Make the most of your savings by choosing to grow veggies that are more expensive at the grocery store and ones that can be preserved well.

When you do pick up your groceries from the store, check if your store offers discounts or rewards for skipping the plastic bags and bringing your own reusable produce bag.

Save energy

Save on energy costs by planting shade trees to keep your house cool in the summer heat. Besides cutting your air conditioning bill, experts say shade trees can improve air quality and conserve water!

Plan a low-waste picnic

Summer often means meals around the picnic table and snacks by the pool. Single-use plastic utensils and water bottles can end up polluting our environment and eating up your grocery budget. This summer, pack your picnic basket with reusable dishes, bottles and utensils and store your food in resealable baggies to keep food fresh and our environment clean!

Clean green

Sustainable cleaners for the home and body are less expensive in the long run and have a better environmental impact! Ditch the extra plastic by introducing shampoo and conditioner bars to your shower routine and save money by incorporating as many reusable products as you can.

For the home, save with natural cleaners you may already have in your cabinets. Items like vinegar, baking soda, and tea tree oil are great multi-purpose cleaning solutions.



#LGFCUdeals

Local Foundation of NC names first grant recipients

The first recipients of grants from the Local Foundation of NC are **Chatham Trades Inc.**, based in Chatham County, which provides training and employment for disabled adults, and **Ripe for Revival**, which partners with farmers to address food insecurity and minimize food waste.

Local Foundation of NC was launched in 2021 by LGFCU and its sister Credit Union, Civic, to bridge gaps in health care, housing, human services and hunger. localfoundationnc.org



meet the MDO



Membership Development Officer **Brian Griffin** serves the fire, EMS and rescue communities in 33 counties across western North Carolina.

Professional background: More than 25 years' experience in retail banking and consumer, mortgage, small business and commercial lending.

"Each position has been about the individuals involved and how to serve their financial needs."

How to build relationships: "One meeting at a time! People want to get to know you and trust you before engaging in a business relationship. This is so important. One of the most gratifying parts of my job is when I help someone move forward in their life and then get a call from family or friends they refer, who say, 'I'd like to meet to see how you may be able to help me too.'"

Favorite part of the job: "As a 'fire MDO,' I get to assist people who put their lives on the line every day for the communities they serve. That's truly an honor and privilege."

LGFCU SUPPORTS STEM EVENT



LGFCU helped sponsor the Bridging the Triad regional competition, a collaboration of the parks and recreation departments of Greensboro, High Point, Kernersville, Lexington, Thomasville and Winston-Salem.

This STEM event for adults and children showcased participants' engineering skills as they built bridges using only glue and 100 craft sticks. The projects were judged on strength and design. See more at bit.ly/lgfcucommunity.

GOOD NEWS IN A NEW FORMAT

Have you seen the LGFCU Annual Report? Stories, videos and photos come together to share the new products and services launched by your Credit Union in 2021. Find it at lgfcu.org/annualreport.



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NCSFA Scholarships and Grants Application Process Now Open, Deadline 03/15/2021

YOUR RATES

Loan Rates As of June 14, 2022

Adjustable Rate Mortgages (ARM)*	Rate	APR	Margin	Floor Rate
5-year ARM 80% or less LTV	3.750%	4.310%	1.50%	2.750%
5-year ARM 80.1–90% LTV	3.950%	4.697%	2.00%	3.250%
5-year ARM 90.1–100% LTV	4.150%	5.080%	2.50%	3.750%
5-year ARM (First-Time Homebuyer) [†] 100% LTV	4.150%	5.080%	2.50%	3.750%

Variable Rate Loans [‡]	APR
Home Equity (HELOC) ^Δ Up to 90% LTV	3.00%
Signature Personal Open/Closed-end, Unsecured	10.75%
Salary Advance (cash account <\$500) Open-end, \$500 maximum	12.50%
Salary Advance (cash account ≥\$500) Open-end, \$500 maximum	6.00%
Visa [◊] Credit Card	10.75%

Fixed-Rate Loans	Payment example	APR
New Vehicle [◊] Up to 36 months	A \$25,000 New Vehicle Loan will be \$733 for 36 months at 3.50% APR.	3.50%
New Vehicle [◊] 37–60 months	A \$25,000 New Vehicle Loan will be \$461 for 60 months at 4.00% APR.	4.00%
New Vehicle [◊] 61–72 months	A \$25,000 New Vehicle Loan will be \$397 for 72 months at 4.50% APR.	4.50%
New Vehicle [◊] 73–96 months	A \$25,000 New Vehicle Loan will be \$326 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 June 14, 2022

Products	Min. deposit [∞]	Rate	APY
Regular Shares	\$25	0.20%	0.20%
Fat Cat Shares	\$5	0.20%	0.20%
Zard Shares	\$25	0.20%	0.20%
Holiday Cash Club	\$0	0.20%	0.20%
IRAs	\$25	0.65%	0.65%
Health Savings Account	\$0	0.65%	0.65%
Checking [∞]	—	0.05%	0.05%
Money Market Shares	\$250	0.35%	0.35%
6-month Share Term Certificate [§]	\$250	0.50%	0.50%
12-month Share Term Certificate [§]	\$250	0.55%	0.55%
18-month Share Term Certificate [§]	\$250	0.55%	0.55%
24-month Share Term Certificate [§]	\$250	0.60%	0.60%
30-month Share Term Certificate [§]	\$250	0.60%	0.60%
36-month Share Term Certificate [§]	\$250	0.70%	0.70%
48-month Share Term Certificate [§]	\$250	0.70%	0.70%
60-month Share Term Certificate [§]	\$250	0.75%	0.75%

For current and additional 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.

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.

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

Δ 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 maintenance 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 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.



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ON EVERYTHING UNDER THE SUN

This summer, LGFCU's sister Credit Union, Civic Federal Credit Union, is rewarding its members with 3% cash back* rewards on every purchase made with a Civic Rewards Credit Card.

READY TO EARN REWARDS?

To join Civic and apply for your Rewards Credit Card online in one easy step, visit civicfcu.org/summer.



*The 3% cash back rewards offer applies to Civic Consumer Rewards Credit Cards only. All loans are subject to approval via Civic's online application process or by the Civic Experience Center. 3% rewards are available for card purchases less returns. Cash back rewards will be given for purchases made between the dates of 5/1/22 and 7/31/22 that have a post-date prior to or on 7/31/22. At the end of the reward period stated above, the rewards percentage will revert back to 1% cash back rewards. If not already a member, you must obtain membership with Civic FCU at the time of credit card application. For full details and exclusions for the Civic Cash Back Rewards Program, visit civicfcu.org/summer.