

WINTER 2020

aim

Local Government Federal Credit Union



123



HOLA!



MAKE SOME

NOISE!

**SURPRISES AROUND
AT YOUR LOCAL LIBRARY
(AND THEY'RE FREE!)**



abc



CLIP COOL SAVINGS
WITH DIGITAL COUPONS

GO FURTHER WITH
GOOD CREDIT



When your must-fix
needs a quick-fix.

LGFCU[®]
LOCAL GOVERNMENT
FEDERAL CREDIT UNION

Emergencies have a way of popping up when you can least afford them. When they do — and when duct tape will no longer do — we're here to help.

A **Signature Personal Loan*** from your Local Government Federal Credit Union is a versatile financial tool you can use to make needed repairs whenever you're in a fix.

- ▶ Get fast access to your funds.
- ▶ Enjoy a hassle-free application process.

Get the details at lgfcu.org/aimsignature.

Then log in to Member Connect to apply, or call us at 888.732.8562†

* Subject to approval. Signature Personal Loans are open-ended with variable rates, and are available for LGFCU members residing in NC, SC, GA, TN and VA.

† Calls may be recorded for quality assurance.

Federally insured by NCUA



NMLS #1079297

Ready to help you thrive



Maurice R. Smith

Chief Executive Officer
28-year member



I have spoken to several folks who have either personally been affected by the coronavirus or who know someone who has felt its impact. For those of you who have lost loved ones, please accept our sincere sympathy for your pain. If you're ill, we wish you a complete and speedy recovery.

Trials like this remind us of the importance of family, faith and friends. These principles ground us with values that make us a community. This is especially so for local government folks who have been on the front line throughout the challenges of these past months. We are so very grateful for your commitment and sacrifice.

The pandemic has brought more on our communities than health fears. The slowdown in commerce has caused job losses, increased food insecurities for some families and put some consumers in fear of losing their homes.

When uncertainties abound, it seems natural to look for solutions. We want to know who to turn to for answers, resources and relief. We need to know that others care and have our best interest in mind when we need assistance.

I've been telling you your Credit Union is more than just another financial institution. On the surface, most financial products look like everybody else's. The differentiator is the philosophy of the organization offering the services.

At our core, the Credit Union is different for some very important reasons. We start with who owns the Credit Union. You do! You have a right to expect treatment that goes beyond being a mere customer. Here at LGFCU, we believe members deserve services that solve a real need or address a problem. At the conclusion of every transaction should be a member who is closer to his or her dreams.

Just because we are weathering the impact of COVID-19, life is not put on hold. Your aspirations for retirement someday, college for your children and homeownership are not cancelled.

We're here to help you rebound from a loss, readjust your financial plans and keep on a steady course. Your Credit Union remains ready to help you thrive.

 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 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:

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Design and Illustration:

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MAKE SOME

NOISE!

*SURPRISES ABOUND
AT YOUR LOCAL LIBRARY
(AND THEY'RE FREE!)*

HOLA!

A hand in a white sleeve pointing towards the text.

If you've ever wanted to try your hand at 3D printing or capture your soundtrack in a recording studio, this might be your chance. Interested in learning a new language or launching a podcast? You can try those too.

All of this fun is happening in North Carolina libraries. And just like the books available for checkout, the fun is free. More and more, public libraries statewide are reaching out into their communities to provide relevant and inclusive services that address citizens' needs.

"This is not your grandmother's library," says Antuan H., a special needs librarian who also teaches sewing classes at the central branch of the Greensboro Library System. "Libraries are not the quiet spaces they used to be, and they offer so many opportunities."

A black arrow pointing from the quote box to the text above.

ANTUAN H. OF GREENSBORO HAS BEEN AN ACTOR, OPERA SINGER AND RESTAURANTEUR. BUT HE'S FOUND HIS TRUE CALLING AS A LIBRARIAN. "I SPEND MY DAYS HELPING TO EXPAND MINDS AND BUILD DREAMS," HE SAYS.

THE "AHA MOMENT"

A member of the LGFCU Advisory Council, Antuan has worked as a teacher, actor and restaurateur. But he found his true calling as the first Black male children's librarian at the Neuse Regional Library, in his hometown of Kinston. As the star of story time, he creatively merged his past lives into a new one.

A classically trained singer (he once sang before opera great Pavarotti), Antuan also used his life experiences to bring African American opera singers into the library.

As the singers rehearsed, "A boy who came to the library every day asked why he was hearing 'white people' music," Antuan says. "I opened the door and told him, 'They're not white. They're us.'"

"I could see his paradigm shift. He brought his friends to the performance. It was my 'aha moment,' and I realized that I was changing lives," he says.

Now, as a special needs librarian, Antuan connects people with disabilities to literacy and library resources. This includes teaching computer skills to patrons who are blind and connecting them with USB audiobooks delivered to their doorsteps, in partnership with the State Library for the Blind.

"One of the library's goals is to lessen the socioeconomic divide," he says, "to provide free and equal access to services you would normally have to pay for. We're here to foster a love of learning and facilitate connections to wherever you want to go.

"When people ask what I do, I feel 'librarian' isn't enough," Antuan says. "I tell them I spend my days in organized chaos, helping to expand minds and build dreams."

RELEVANT, NOT "GRINCHES"

LGFCU member Teresa C. was a freelance writer when she found herself drawn to library work as a way to "make the world a better place." She's served as a librarian for 18 years, the past two of them in the Charlotte-Mecklenburg Library System, and specializes in culturally relevant programming.

"Most librarians I know are people who came to the profession later in life. Maybe that's because of our reputation as grouches and grinchies," she jokes. "But to be relevant today, you have to keep up with trends. Any good librarian has to be a lifelong learner — I just took a podcast class, to be able to help customers with our podcast kit.

"Whether we're providing technology, tutoring or support to high-need schools, I'm really proud of what we do."

Teresa launched the Money Magnets Club at her West Boulevard branch after reading the Chetty Study on economic mobility, which showed Charlotte children born into poverty will likely struggle to rise above it as adults.

The Money Magnets Club is a workshop for aspiring entrepreneurs ages 5 to 11, based on the MoneySmart curriculum of the Federal Deposit Insurance Corporation (FDIC). It teaches financial literacy, economic empowerment and community-mindedness.



EMPOWERING CHILDREN

"Our branch serves a low-income community, where Black-owned businesses are a source of pride," Teresa explains. "Our adult entrepreneurship classes are very popular, but we had never offered them to children."

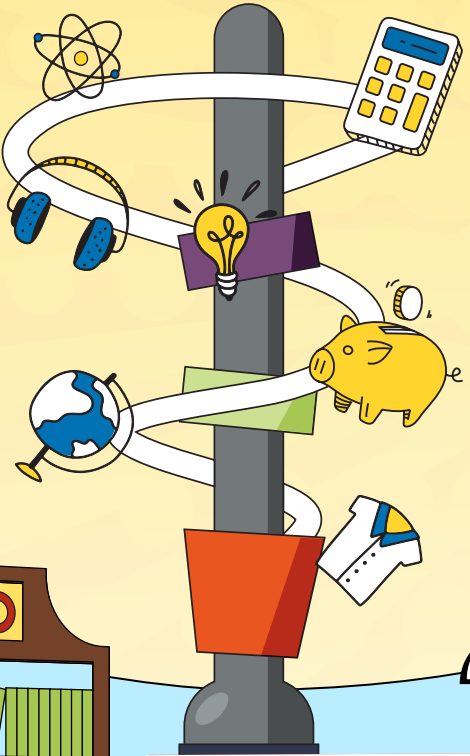
Encouraged by the stories of local business owners who got their start as child entrepreneurs, Teresa partnered with Alexandra A., owner of a Charlotte consulting firm, who volunteered to facilitate the Money Magnets Club. LGFCU sponsorship has helped cover some of the costs of the program.

"Alexandra and I believe that smart ideas, desire, ambition and capacity already exist within the clients we serve, and in the community," Teresa says. "The Money Magnets Club supports that existing potential."

African American entrepreneurs serve as speakers and mentors to the children (and their parents), who learn about profits and inventory, how to build a network, and how to shake hands like professionals.

Participation in the club means kids can qualify for \$25 in seed money to start their own businesses. So far, successful launches include an at-home bakery and a hair accessories boutique.

"It's so rewarding to see the kids light up and learn and get excited," Teresa says. "We're capitalizing on the talent in our community, to give them a chance. These are skills they can use for the rest of their lives."



"The library has always been a great leveler. Here, the poorest patron has access to the exact same items as the richest of the rich."

TERESA C.
IN CHARLOTTE

TERESA LAUNCHED THE MONEY MAGNETS CLUB AT HER LIBRARY BRANCH, FOR ASPIRING ENTREPRENEURS AGES 5 TO 11. THE CLUB BUILDS ON KIDS' EXISTING POTENTIAL, AND PROVIDES SKILLS TO LAST A LIFETIME.



"THE LIBRARY IS FOR EVERYBODY"

Antuan and Teresa say the best part of their jobs is being able to offer library services free to any adult or child with a library card — which is also free.

"The library has always been a great leveler," Teresa says. "Here, the poorest patron has access to the exact same items as the richest of the rich. It's pretty amazing, the things you can check out. It's very meaningful to be able to, say, open the

case of a Launchpad [computer] tablet and tell a family, 'You can check this out, and use it even without internet.'

Antuan adds: "The library is for everybody and should be your first resource for everything. I ask people, 'Do you want to learn? Take a class free of charge? Check out e-books or get free music downloads?' Then come and see us." ↗

Note: North Carolina library branches were closed to the public due to pandemic concerns at the time of this writing, but many instead offer virtual programming and contactless book pickup. Check with your local library for more information on available services.

**FREE
LIBRARY
CARD**

YOUR NAME, ADDRESS
AND PHONE NUMBER,
ALONG WITH A PHOTO ID,
ARE ALL IT TAKES TO GET
A FREE LIBRARY CARD.

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NUMBER OF PUBLIC LIBRARIES
IN NORTH CAROLINA, PLUS 21
BOOKMOBILES AND 70 MOBILE
UNITS, PER THE 2018-19
PUBLIC LIBRARY SURVEY.

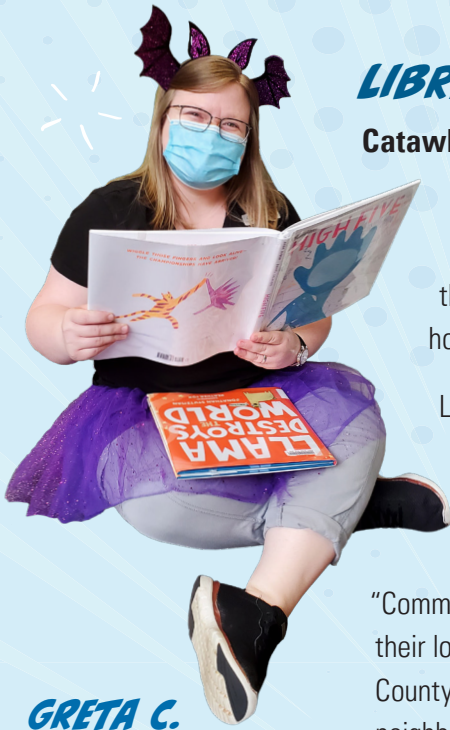
"One of the library's goals is to provide free and equal access to services you would normally have to pay for. We're here to facilitate connections to wherever you want to go."

ANTUAN H. IN GREENSBORO



LIBRARY TO GO

Catawba County



Library to Go is pop-up fun on wheels, delivering the same free resources available in brick-and-mortar library branches to adults and children who need them most. The mobile unit visits community events, child care centers, nursing homes, and public schools which don't have a media center or librarian.

Library to Go is the recipient of a **2020 LGFCU Excellence in Innovation Award**, given in partnership with the N.C. Association of County Commissioners. The awards honor programs that improve services to citizens and offer innovative examples to other counties. See the full list of award winners on page 13.

“Community members are so excited to see the Library to Go out at events and visiting their locations,” says Kelly Sigmon, community engagement specialist for the Catawba County Library System. “It’s a great feeling when we can provide services that our neighbors and friends need in no-pressure, low-cost ways. The Library to Go strives to bridge the gap of equitable access for all ... by meeting people where they are.”

GRETA C.
THE LIBRARIAN TO GO

Library to Go is a full library experience for learning and play, featuring:

- ▶ Computers for access to school assignments or resumé workshops
- ▶ Tablets pre-loaded with early literacy and school-age applications
- ▶ Robotics, 3D printing and virtual reality goggles for “field trips” to places like the International Space Station
- ▶ Self-contained Playaway audiobooks; users can listen without a smartphone or other device
- ▶ Comfy seating, worktables and even an awning
- ▶ And yes, music, movies and books!



Find out more about Library to Go at catawbacountync.gov/county-services/library/library-to-go.

LIBRARIES ON WHEELS IN NC

Bookmobiles

A truck or van that carries an organized collection of library materials, has a paid staff and regularly scheduled public stops.

Mobile units

Vehicles used for library programming, like service to day care and senior centers.

Source: 2018-19 Public Library Survey and State Library of N.C., statelibrary.ncdcr.gov.



Photos courtesy of
Catawba County Library System



GO FURTHER WITH GOOD CREDIT

With a good credit score, more doors to opportunity could open for you. Besides increasing your chances for lower interest rates on credit cards and personal loans, a higher credit score may also help you land a job. Just as important, a good credit score may put you in the driver's seat of a new car — even if it's only new to you. Here's an example of how good credit could lower your auto loan rate and possibly help fatten your wallet.



AUTO LOAN TOTAL INTEREST PAID GOOD CREDIT vs. POOR CREDIT

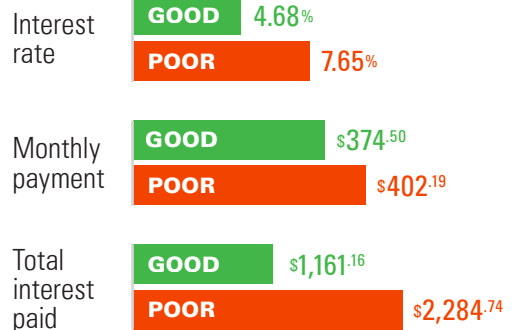
Loan length: 60 months
Vehicle cost: \$20,000



GOOD SCORE
670-739



POOR SCORE
580-669



A good credit score means you could save \$1,661.40 in total monthly payments and \$1,846.42 in total interest paid over five years. Why pay more when you don't have to?

Example is provided for general education purposes and is not intended as an illustration of specific LGFCU products or offers. Calculations used in this example do not include down payment, trade-in or tax considerations. FICO Score Source: Experian.com.



HOW TO BOOST YOUR CREDIT SCORE

If your credit score is lagging, it's time to give it a boost. Start with these tips:

- ▶ Pay bills on time, every time.
- ▶ Pay more than the minimum monthly payment, whenever possible.
- ▶ Avoid opening multiple credit accounts in a short span of time. This lowers your score.
- ▶ Keep old accounts open to build a solid credit history and a stronger credit score.
- ▶ Track your credit score free in Member Connect, when you have a loan or credit card with LGFCU.
- ▶ Check your credit report at annualcreditreport.com.

Learn more about how good credit can take you further at lgfcu.org/pfcredit.

The advice provided is for informational purposes only. Contact a financial advisor for additional guidance.

FAT CAT® Fun Page

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

Make family and friends laugh!

FUNNY MONEY RIDDLES

- Q: When does it rain money?
A: When there's a "change" in the weather!
- Q: What is copper, has a tail, but no legs?
A: A penny!
- Q: Where do frogs keep their money?
A: In a river bank!
- Q: What did one dime say to the other dime?
A: Let's sit down and make some cents (sense)!

Add some color to storytime!



Name that coin!

How many can you collect and save?

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


Answer: 1. Nickel, 2. Dime, 3. Quarter, 4. Penny




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



Whether it's Grandma clipping coupons from the Sunday paper or an extreme coupon challenge TV game show, the race is on to save at the supermarket. Today, you can get started saving without going to "extremes," using clipless digital coupons on your cellphone. On average, coupons could allow you to cut about \$40 a month from your food bill. Here's how to get started.

 **Add text, email and in-app coupon alerts**


Add a retailer's mobile app to your phone, then your loyalty card. If you're comfortable downloading apps, you'll get access to discounts, offers and promotions. Next, consider signing up for store text messages, emails and in-app alerts. You'll receive offers for flash sales — dedicated shopping times and/or days for extra savings. You can also use your digital access at the in-store touchless kiosk to load coupons and other exclusive offers.

 **Combine or "stack" coupons**

Stacking gives you even greater savings. You can present a \$1 manufacturer coupon of pet food, for example, alongside one store coupon for the same or different value to get a larger discount.

 **Think before you buy**

Avoid overspending to get the discount. Weigh the upfront costs of an item against what you might save. A coupon may require you to buy multiples of one item to get the discount. Ask yourself if there's value in buying two products at \$5 each, to save \$1. Think about the product on the coupon. Is that a brand you buy? Are the savings worth it to switch? Later, check your receipt to see your savings. It's a win if you've gotten the items you need at a cost less than you planned to spend.

 **Shop on double or triple coupon days**

These special sales let you increase the manufacturer's coupon face value up to a certain dollar amount to save even more.

 **KEEP ON CLIPPIN'!**



#LGFCUdeals

LGFCU supports innovative community programs

LGFCU sponsors the annual Excellence in Innovation Awards program of the North Carolina Association of County Commissioners (NCACC). NCACC recognizes projects that highlight innovative solutions to common issues, offer cost/resource savings and provide direct benefits to residents. Each winning program receives a \$1,000 cash prize.



Award winner **Library to Go** brings library services into communities to expand citizens' access.

Photo courtesy of Catawba County Library System.

Follow us on social media to see how LGFCU gives back across North Carolina!



2020 LGFCU EXCELLENCE IN INNOVATION AWARDS



Behavioral Health Clinic
Alexander County

Energy Innovation Task Force
Buncombe County

Make Your Recycling Efforts Count
Catawba County

Library to Go (See page 9 for more)
Catawba County

Behavioral Health Navigation for Inmates
Henderson County

No Wrong Door
Macon County

"LIEAP" into the Community
Scotland County

Fungi Demonstration Project
Transylvania County

Behavioral Health Collaborative
Union County

High Country Food Hub
Watauga County

Read more about the awards program at bit.ly/LGFCUinnovation.

meet the MDO

LeeAnna Lott, a Senior Membership Development Officer (MDO) since 2006, represents LGFCU across much of North Carolina's Central Piedmont area. She introduces new and existing LGFCU members to the credit union difference.



PREVIOUS JOB

Loan officer for another credit union. "I like finding a way to help members make their financial lives better."

MOST INSPIRING PART OF YOUR JOB

"When I speak with potential members and explain the benefits of credit union membership ... sometimes I can see their eyes light up. They understand that credit unions are there to help in any way they can."

BUILDING CONNECTIONS WITH MEMBERS

"When you speak with someone and you form a connection, you have, in a way, made a new friend. When I talk to people about LGFCU, I think of them as my friend. And I only want what's best for [my friend]. In most cases, becoming a member of LGFCU is the best option!"

Need affordable access to flexible funds? THINK HELOC

If you're planning to consolidate debt, consider a Home Equity Line of Credit (HELOC)* from LGFCU.

A low-interest HELOC lets you borrow affordably from your home's equity to pay off high-interest debt. Plus, you may qualify for a HELOC from LGFCU even if your first mortgage is with another lender.

Find out more at lgfcu.org/heloc.



* Subject to approval. HELOCs are available for properties located in NC, SC, GA and VA, and are not available for manufactured homes. Members must reside in NC or bordering states to be eligible.



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Enjoying aim?

Share your thoughts
and you could win
a Visa® Gift Card!



The Aim Reader Survey
January 2021 at
lgfcu.org/aim-magazine.



LGFCU is your proud financial partner
through all of life's seasons. Wishing
you a safe and healthy 2021!

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YOUR RATES

Loan Rates As of November 6, 2020

Adjustable Rate Mortgages (ARM)*	Rate	APR	Margin	Floor Rate
5-year ARM 80% or less LTV	3.375%	3.353%	1.50%	3.25%
5-year ARM 80.1-90% LTV	3.875%	3.856%	2.00%	3.75%
5-year ARM 90.1-100% LTV	4.375%	4.359%	2.50%	4.25%
5-year ARM (First-Time Homebuyer) [†] 100% LTV	4.375%	4.359%	2.50%	4.25%
5-year ARM [‡] 100.1-110% LTV	5.375%	5.365%	3.50%	5.25%

Variable Rate Loans ^Δ	APR
Home Equity (HELOC) [◊] Up to 90% LTV	3.00%
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 November 6, 2020

Products	Min. deposit	Rate	APY
Regular Shares	\$25	0.25%	0.25%
Fat Cat Shares	\$5	0.25%	0.25%
Zard Shares	\$25	0.25%	0.25%
Holiday Cash Club	\$0	0.25%	0.25%
IRAs	\$25	0.80%	0.80%
Health Savings Account	\$0	0.80%	0.80%
Checking [§]	—	0.10%	0.10%
Money Market Shares	\$250	0.35%	0.35%
6-month Share Term Certificate ^{**}	\$250	0.45%	0.45%
12-month Share Term Certificate ^{**}	\$250	0.50%	0.50%
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	0.65%	0.65%
48-month Share Term Certificate ^{**}	\$250	0.70%	0.70%
60-month Share Term Certificate ^{**}	\$250	0.75%	0.75%

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 accounts visit lgfcu.org, contact 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

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/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.



NMLS #1079297

Federally insured by NCUA

The best way to save? It's in the cards.

**Don't have an LGFCU card?
 Request one (or two)* today!**

Get what you want, when you want it.
 With the ease and convenience of an
 LGFCU Visa[®] Credit Card[†] or a
 Visa Debit Card, the world awaits!
 Choose either card for safe, contactless
 payment anywhere Visa is accepted.



Need a card?
**Log in to Member Connect
 to get started.**

* Credit Union members are eligible for one debit card if they have a qualifying LGFCU account (checking, CPG, HSA or MFSA account), and one credit card for each credit card account with LGFCU.
 † Subject to approval. See the Visa Credit Cardholder Agreement for more details at lgfcu.org/creditcards.