

aim 

Local Government Federal Credit Union

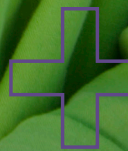


# CHANGE MAKERS

COMMUNITIES  
ARE STRONGER  
WHEN GIVING  
BACK IS A  
WAY OF LIFE

ACT-NOW, ACT-LATER  
TIPS FOR TAXES

A BETTER YOU: FREE  
AND LOW-COST  
LEARNING OPTIONS



Holiday  
shopping  
*is a breeze*  
with LGFCU's  
credit card



**Take on your holiday shopping with ease.** With the same low rate for purchases, balance transfers and cash withdrawals, and no annual fees, the LGFCU Visa<sup>®</sup> Credit Card<sup>\*</sup> means stress-free holiday shopping.

Your LGFCU Visa Credit Card is a simple and secure way to pay for online and in-store purchases. Don't fret this gift-giving season. Choose a credit card that's nice year-round.

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Get details on our credit card at [lgfcu.org/aimcreditcards2](https://lgfcu.org/aimcreditcards2)  
and start checking off your holiday wish list.

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\*Credit card is subject to approval. APR = Annual Percentage Rate. The APR equals 9.50% plus the Index Rate. The Index Rate is the 26-week Treasury Bill rate set at the first T-bill auction held each quarter and adjusted up to the nearest 0.25%. There is no minimum interest rate. The maximum rate is 18.00% variable APR. Approval of new credit card applications is limited to residents of NC, SC, GA, TN and VA. Interest on cash advances and balance transfers begins to accrue from the date the transfer is posted to your account. Additional fees may apply; see the Visa Credit Cardholder Agreement for more details at [lgfcu.org/creditcards](https://lgfcu.org/creditcards).

# Rebel thinking



**Maurice R. Smith**  
Chief Executive Officer  
29-year member



 [lgfcu.org/ceopoint](http://lgfcu.org/ceopoint)

Hollywood depicts rebels as unconventional and always fighting against the system. These characters push against the establishment and conformist thinking. Rebels are sometimes troublemakers. But to their credit, rebels can also show the courage needed to fight injustices.

We may not look like it, but your Credit Union is operated by rebels. Don't let the suit and tie fool you. While some of my colleagues ride motorcycles and occasionally wear leather jackets on the weekends, our rebellious spirit has to do with our quest to find fairness in consumer financial services.

The financial services industry can sometimes feel like the Wild West. There are hundreds of companies offering consumer services, with new providers seeming to pop up every day. Some of these companies are not necessarily consumer friendly. In fact, in some instances, their products can be detrimental to a family's finances.

As financial services professionals, we see some of these questionable practices. Some practices put folks into needless expensive debt. Some fees are so high they are crippling. These practices are the tools of bad guys we rebels like to fight.

In our story, the folks hurt by unfair financial practices are people like you. Folks approaching retirement can have their dreams dashed by financial predators. Money drained from a family's checkbook can be held hostage by unsuspected schemes.

Your Credit Union is a member-owned financial cooperative. This means we work for the best interest of our owners — you. You're the reason the Credit Union exists and the focus of every policy we install.

As rebels, we fight for fairness in financial services. We scrutinize public policies, regulations and rules we believe will injure members. We've written comments and articles, and spoken out in opposition to bad systemic practices.

I imagine other financial institutions don't always like our insubordinate nature. This is especially the case when we're fighting for the rights of all consumers to fair, affordable financial services.

But sometimes, we rebels must ride alone. I may need to change my image to really embrace this rebel persona. I think I'll ask my wife if I can get a tattoo.



**Aim** is a quarterly publication of Local Government Federal Credit Union and reaches more than 211,000 member households. As a not-for-profit cooperative, our mission is "to improve the lives of our members." To comment on Aim, email [editor@lgfcu.org](mailto:editor@lgfcu.org).

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

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# CHANGE MAKERS



## COMMUNITIES ARE STRONGER WHEN GIVING BACK IS A WAY OF LIFE

Written by Nancy Pardue

Photographed by Edward Kensicki

Design by Kristy Buchanan, Amanda Gallegos  
and Sabine Kowal

**Plugged-in people have a first-hand view of the challenges others are facing within their communities.** For many LGFCU members, that perspective comes through their work in local government roles, with nonprofit organizations, or in volunteer jobs ranging from T-ball coach to firefighter.

Whether helping people is their paying job or their part-time passion, these Credit Union members wake up each day eager to create positive change. Here, two of them share why they do what they do, and why you might want to get plugged in too.



LGFCU member Tharesa Lee believes in service to her community. From large nonprofits to grassroots efforts, she encourages others to serve too: "Go where the talents you've been given can benefit people most."

"**Y**ou haven't lived till you have given back your time, talents and treasures," says Tharesa Lee, a member of the LGFCU Advisory Council and retired nonprofit coordinator from the City of New Bern.

Growing up in rural North Carolina, she learned "servant leadership" by watching her family members do good works for the sake of others. It's become Tharesa's life philosophy.

"I love my community. I love people. I'm blessed beyond measure, and 'to whom much is given, much is required,'" she says, quoting the Bible. "And times when it's not easy, it's still worth it."

## MISSION: A BETTER COMMUNITY

Persistently positive and always in action, Tharesa has served with more than 30 nonprofits over the years, efforts that earned her the national Jefferson Award for Public Service in 2019.

She chairs the New Bern Redevelopment Committee, working to improve housing, neighborhoods and community health. And as coordinator of the city's annual Giving Tuesday campaign, Tharesa has helped raise thousands of dollars to support local nonprofits. In 2022, she'll join the Giving Tuesday NextTen Task Force, to help plan for the global movement's second decade of service.

The first African American board chair for the New Bern Area Chamber of Commerce, Tharesa also works through its Nonprofit Council to help organizations maximize their impact.

# 'LEGACY OF LEADERSHIP'

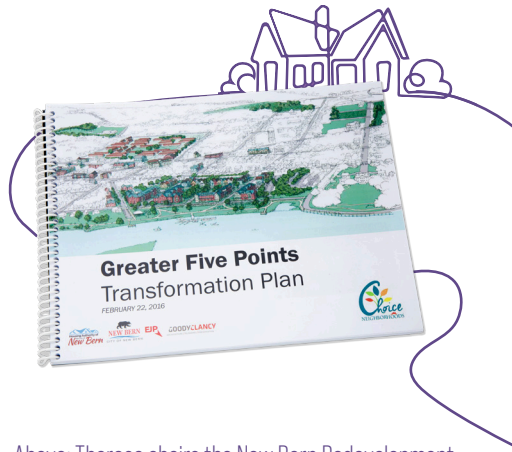
"Living beyond time, that's what service is," says Tharesa, who also owns a consulting business and co-pastors a worship center with her husband, Jimmie.

"When you serve, you leave a legacy of leadership, compassion and love.

"My service on the Advisory Council is part of the same thread," she adds. "The Credit Union teaches the core of who [people] are: Housing. Scholarships. Volunteers. These are all threads of different colors — and intertwined they make a beautiful bracelet."

He proudly shared that his son holds a 3.75 GPA in high school and is a star football player.

"Society says that if you have a parent in prison, you can't be a success. This story counteracts that," Melissa says. "This dad was determined to stay connected and engaged, to teach his kids the importance of education and good choices. And he had the support to do that."



Above: Tharesa chairs the New Bern Redevelopment Commission, which has developed a plan to improve housing and neighborhoods.

Top right: Tharesa and her friend and fellow community advocate Cheryl Reed, at Union Point Park in New Bern.

Middle: In Melissa's work with families, she's learned not to make assumptions. "Love appears in a lot of different ways," she says.

# SUCCESS STORIES

For LGFCU member Melissa Radcliff, program director for Our Children's Place of Coastal Horizons, the goal is always to make connections that improve lives.

This statewide nonprofit program, based in Durham, advocates for the children of incarcerated parents across North Carolina. That includes hosting Parent Days inside prisons, complete with lunch and crafts, with the help of volunteers.

Melissa recently bumped into a father who was formerly in prison and took part in Parent Days.

# TACKLING TOUGH NEEDS

Nearly 17,000 children in our state have a parent in prison. For them, even common things like back-to-school shopping or buying a Mother's Day card can be tough.





Melissa conducts workshops and onsite training for local government professionals and community volunteers, to help them build stronger families and communities.

“We have a black and white take on the world, us versus them, with the kids caught in the middle,” she says. “I’ve learned not to make assumptions about what you see on the surface, and to remember that these kids still love their parents. Love appears in a lot of different ways.

“Social services, health departments, child support agencies, staff doing re-entry work, teachers, [volunteer] coaches — they’re all doing an amazing job supporting families, and we want to make sure they have the resources and tools to help kids,” Melissa says. “I love the connections that are made, when I speak to groups and then see them take action.”

Melissa has spent her career tackling tough needs, including as a founding staff member of the nonprofit Family Violence Prevention Center of Orange County in 2001, now known as the Compass Center for Women and Families.

She’s worked for nearly 15 years with Our Children’s Place, part of the Justice Services program of Coastal Horizons, which serves 57 Tarheel counties.

## HELP OTHERS, HELP YOURSELF

Theresa and Melissa each point out that serving your community doesn’t have to mean an all-day, everyday commitment. It just means finding your place to help.



Each bean in this jar represents one of nearly 17,000 children in North Carolina who have a parent in prison. Melissa conducts training for local government professionals and volunteers, to help build strong communities that support these children.



**“YOU HAVEN’T LIVED TILL YOU HAVE GIVEN BACK YOUR TIME, TALENTS AND TREASURES. GO WHERE THE TALENTS YOU’VE BEEN GIVEN CAN BENEFIT PEOPLE MOST.” — Theresa Lee**



In Handcrafted And Totally Special, or H.A.T.S., incarcerated women create goods from donated yarn, which are displayed and sold at local markets. To date, H.A.T.S. has helped raise more than \$25,000 for the outreach programs of Our Children's Place.

**"AS A VOLUNTEER YOU WILL DO AMAZING WORK ... KNOW YOU HAVE PLAYED AN INTEGRAL PART. KNOW THAT YOU ARE MAKING A DIFFERENCE." — Melissa Radcliff**

"There are nonprofits of all different kinds, from large to grassroots," says Tharesa. "Go where the talents you've been given can benefit people most."

"Seek out opportunities," Melissa agrees. "Call and ask questions. Put your toe in the water and see if you like it."

"Recognize that as a volunteer you will do amazing work," she adds, "but you may or may not see the results. Even if you're in the background sorting food, know you have played an integral part. Know that you are making a difference." ➔



## BODY & SOUL

Studies show that giving back has health benefits like lower blood pressure and stress, higher self-esteem, and even a longer life!

— [health.clevelandclinic.org](http://health.clevelandclinic.org)

## FIND YOUR HAPPY PLACE

Giving to others builds your social connections and relationships and provides purpose. That can make you happier!

— [advocategiving.org](http://advocategiving.org)





# A GOOD CAUSE

## VOLUNTEERS ARE AN IMPORTANT PART OF LGFCU

LGFCU employees believe in the Credit Union's mission, to improve the lives of our members. They donate hundreds of volunteer hours each year — and some even launch their own nonprofits, benefiting our communities in big ways!



### TIM JOHNSON

President and co-founder  
Smithfield Friends of the Parks

#### By day:

LGFCU Membership Development Officer

**Mission:** Provides resources to improve the city's recreation sites. *Friends* raised \$1 million to help fund the Smithfield Recreation and Aquatics Center!

Tim is also board secretary for Partnership for Children of Johnston County. Together these two groups launched the inclusive Partnership for Children Park.

**Tim says:** "If you want to give your life more purpose, find a way to improve the lives of others in your community by giving back whatever resources you have available. It feels good!"



### MARY BETH ROCK

Chair of Cystic Fibrosis Foundation (CFF)  
Great Strides Walk-Raleigh

2018-20 Board chair

Central/Eastern Carolinas Chapter

[cff.org](http://cff.org)

#### By day:

LGFCU Senior Executive Assistant

**Mission:** CFF funds research and drug development and advances specialized care, with the aim of curing CF and providing people with CF — like "Rock's" daughter Angelica — the opportunity to lead long and fulfilling lives.

**Rock says:** "Giving back gives you a sense of identity and purpose. Volunteering helps open doors to new opportunities, friends and passions. And when you volunteer as a family, it brings you closer together. It's an incredibly rewarding experience."



### SANDY GREEN

Founder, president and CEO  
Guitarists for Good

[guitaristsforgood.org](http://guitaristsforgood.org)

**By day:** LGFCU Events Manager

**Mission:** Provides free instruments to agencies serving the homeless, believing that music offers peace of mind and comfort during a shelter stay.

**Sandy says:** "Sharing our talents and expertise helps others feel less alone in their struggles. For me, the greatest perk has been creating a sense of belonging for everyone involved. While giving back, you learn to see your fellow humans in a kinder light."

LGFCU employee Charles Frangis serves as *Guitarists'* CFO, Tim Eisel as accountant, and LeeAnna Lott on the Guitar Delivery team. LGFCU employees also donate guitars.

## FIND YOUR PLACE

Inspired to give back? Plug into volunteer opportunities in your city or county, and explore sites like Volunteer Match.

[volunteermatch.org](http://volunteermatch.org)

Also, join our Facebook group, **LGFCU in the Community**. Learn about upcoming events and sponsorships, connect with our Membership Development Officers and the LGFCU community, and see our recent posts on your feed.

[facebook.com/groups/lgfcuinthecommunity](https://facebook.com/groups/lgfcuinthecommunity)



# 3 tips

## to help reduce the amount of



## you owe

After the hustle and bustle of the holiday season, don't forget that the New Year brings good tidings and talk of taxes. Consider these tips to potentially reduce your tax burden and keep more money in your pocket.

### Act now, reduce the amount you may owe

First, remember it's the season of giving, so consider donating items and/or money to qualified charities before year's end. You win by giving since you may be able to use that contribution as an itemized deduction on your tax return, thus reducing your tax obligation. Charities win since your gift can help them do more good.

Second, gather receipts from your 2021 medical expenses. Itemizing those qualified, unreimbursed, out-of-pocket expenses — including treatment costs for COVID-19 — may mean you owe less taxes.

Typically, you would itemize when the total of your projected deductions (e.g., charitable gifts, medical expenses) are more than the standard deduction allowed for the year. If you still don't have enough to itemize, make sure you've accounted for other expenses, like mortgage interest, and state and local tax payments.

### Act later, still save on your tax bill

Finally, gift yourself retirement — and tax — savings by contributing extra money to a Traditional Individual Retirement Account (IRA). Even if retirement isn't right around the corner, you'll be thankful.

You have until the tax filing deadline in the new year to contribute to your Traditional IRA, yet still deduct that contribution on the current year's tax return. This way you may reduce what you owe Uncle Sam. Be sure to check the IRS' deduction limitations to confirm the amount you may be able to deduct.

### Expert tax help near you

Whether you need professional assistance filing your taxes or prefer to do it yourself, turn to your Credit Union for low-cost tax help.

Find more helpful tax-time tips at [lgfcu.org/pf-category/taxes](https://lgfcu.org/pf-category/taxes).

# FAT CAT Fun Page



Hi, I'm August and this is my friend Cal's saving story:

## SAVING for the THINGS you WANT



SO WHAT MAKES SAVING EASIER? ONE THING THAT HELPS IS HAVING A SAVINGS **GOAL** AND A SAVINGS ACCOUNT AT THE CREDIT UNION.



FAT CAT IS FOR KIDS AGES BIRTH THROUGH 12. VISIT [LGFCU.ORG/FATCAT](http://LGFCU.ORG/FATCAT) FOR MORE DETAILS

# It's time to take time for yourself



Want to learn something new while staying socially distant and safe? Or, how about an educational New Year's resolution that you actually want to complete?

With countless free and low-cost options available on the internet, you can achieve your self-improvement goals without breaking the budget.

## Local options that work for you

Many programs throughout the state support personal development. The North Carolina Community College System aims to provide access to low-cost education, training and retraining programs for any adult who wants to learn.

Also, the North Carolina Cooperative Extension serves every county and develops educational programs to support agriculture, environmental protection and more — all based on communities' needs.

**Take a look at:** NC Community Colleges: [nccommunitycolleges.edu](http://nccommunitycolleges.edu)  
NC State Extension: [ces.ncsu.edu](http://ces.ncsu.edu)

## Personalized learning where you are

Free, trusted online content from nonprofit organizations is available for learners and teachers to fill educational gaps through self-guided study. Lessons range from K-12 through early college subjects, include test prep guidance, and cover a series of life skills. Usually, these options don't count toward a diploma or degree program.

**Check out:** Khan Academy: [khanacademy.org](http://khanacademy.org)  
Common Sense Education: [commonsense.org/education](http://commonsense.org/education)

## Your access to higher education

Several online learning sites serve as search engines for flexible, affordable educational experiences offered by world-class universities and companies. Build your skills by auditing — or listening — for free, or paying to earn a certificate or degree.

The following sites can connect you to hundreds of options, including courses from North Carolina universities!

**Find out more:** Massive Open Online Courses: [mooc.org](http://mooc.org)  
Class Central: [classcentral.com](http://classcentral.com)  
Coursera: [coursera.org](http://coursera.org)

## Building blocks for your business

Keep up with the fast-paced world of business with online resources designed to help you succeed. Find advice, how-to guides and more, directly from experienced entrepreneurs. Plus, some free online certifications can help you enhance your LinkedIn profile by adding industry-recognized badges.

**Look into:** Quicksprout: [quicksprout.com](http://quicksprout.com)  
Hubspot Academy: [academy.hubspot.com](http://academy.hubspot.com)



#LGFCUdeals



## meet the MDO

After nearly two decades as a Membership Development Officer, Krissy Dubovec greets each day ready to explain how LGFCU can strengthen lives in her region along the Crystal Coast to the Outer Banks. For her dedication to member service, Krissy is a recent recipient of the Achieving Core Excellence (ACE) Award for employees.

### Sharing LGFCU's Core Values

"Every day I try to make a positive impact on someone's life. I have the chance to hear so many personal stories on the ways LGFCU has helped make [members'] financial dreams become a reality."

### Lessons learned on the job

"I have embraced LGFCU culture, while strengthening my own interpersonal skills. By connecting with individuals, I gain a better understanding of their values and how LGFCU can be a part of their life journey."

### What members want to know

"I always get asked where the LGFCU branches [and] CashPoints® ATMs are located. Members can find their nearest branch or ATM by visiting [lgfcu.org/locations](https://lgfcu.org/locations)."

## LGFCU recognized for diversity initiatives

LGFCU has received two awards that recognize its commitment to diversity, equity and inclusion (DEI) in North Carolina businesses. The Credit Union National Association (CUNA) awarded LGFCU the 2021 Excellence in Marketing & Business Development Award for the "8th Cooperative Principle – Diversity, Equity and Inclusion" initiative, which includes DEITalks.com. The site promotes the adoption of DEI as the 8th Cooperative Principle and encourages members and other cooperatives to pledge their support.



LGFCU has also been highlighted among the 2021 Leaders in Diversity Award winners by the Triangle Business Journal. The award acknowledges the accomplishments of Triangle businesses, individuals and nonprofits for their DEI efforts.

Visit [DEITalks.com](https://DEITalks.com) for ways you can make DEI a priority at your workplace, and support vibrant and diverse workplaces for all.

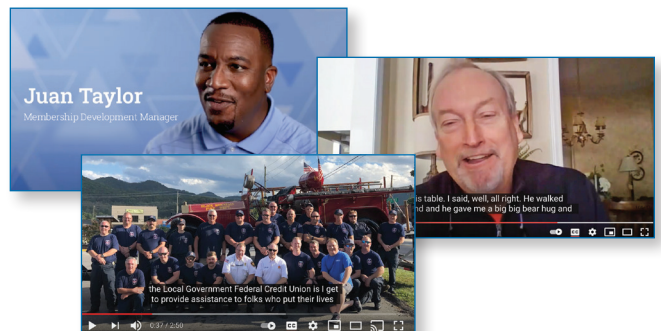
Dayatra Matthews, LGFCU Chief Legal Officer and General Counsel, and LGFCU President Mark Caverly receive the *Leaders* award.

## LGFCU launches videos highlighting service to members

LGFCU previewed three new videos called "911 What's Your Emergency" at the annual South Atlantic Fire Rescue Expo (SAFRE) held in Raleigh in August.

In the videos, Membership Development Manager Juan Taylor and Membership Development Officers Brian Griffin and Tim Johnson recall stories of how LGFCU has helped improve the lives of members who are first responders. These MDOs focus on building relationships with North Carolina's fire, rescue and emergency management service workers.

Watch and subscribe at [bit.ly/3hbjz6N](https://bit.ly/3hbjz6N).



From top, Membership Development Manager Juan Taylor and MDOs Tim Johnson and Brian Griffin, with the Black Mountain Fire Department.



## Roll into the *new year* with a *new ride*

Looking forward to a change in the new year? Your Credit Union's here with fixed-rate New Auto Loans.\*

With a variety of loan terms and up to 110% vehicle financing, you'll get on the road to affordable car ownership.

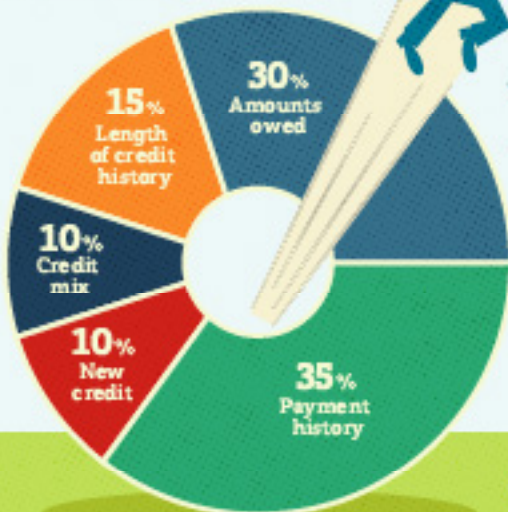
*Ready to roll?*

Get going at [lgfcu.org/aimnewautoloan1](http://lgfcu.org/aimnewautoloan1).

**LGFCU**  
LOCAL GOVERNMENT  
FEDERAL CREDIT UNION

\* New Auto Loan is subject to approval. APR - Annual Percentage Rate. A new vehicle is defined as current, prior or upcoming model year with 10,000 miles or less. LGFCU will finance 100% of the Manufacturer's Suggested Retail Price (MSRP), plus an additional 10% to cover purchase-related expenses such as tax, tags and extended warranties. Cash-out is not permitted on purchase transactions and cash-out refinance transactions are limited to a maximum Loan to Value of 100%. Lending is limited to residents in NC, SC, GA, TN and VA. No pre-payment penalties. Vehicles with branded (flooded, salvaged or reconstructed) titles or motorcycles, boats, RVs and commercial vehicles are not acceptable collateral. Product availability and current rates may be changed at any time at the discretion of the Board of Directors. 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 to qualify for lending services.

**LGFCU**  
LOCAL GOVERNMENT  
FEDERAL CREDIT UNION



Federally insured by NCUA

## Help your score soar.

The key to earning and maintaining a good credit score is knowing what will improve your score and what can hurt it — like understanding the five factors that impact your credit score.

Learn more about what affects your credit score at [lgfcu.org/aimcreditscore](http://lgfcu.org/aimcreditscore).

Plus, look for tips from our Credit Score Mentor to help you keep your credit score where you want it.



**CREDIT SCORE MENTOR**

## YOUR RATES

### Loan Rates As of November 7, 2021

Adjustable Rate Mortgages (ARM)*	Rate	APR	Margin	Floor Rate
5-year ARM 80% or less LTV	2.750%	2.827%	1.50%	2.750%
5-year ARM 80.1–90% LTV	2.950%	3.224%	2.00%	3.250%
5-year ARM 90.1–100% LTV	3.150%	3.620%	2.50%	3.750%
5-year ARM (First-Time Homebuyer)† 100% LTV	3.150%	3.620%	2.50%	3.750%
5-year ARM‡ 100.1–110% LTV	4.500%	4.788%	3.50%	4.750%

Variable Rate Loans <sup>Δ</sup>	APR
Home Equity (HELOC) <sup>⊖</sup> Up to 90% LTV	2.75%
Open-End 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 <sup>®</sup> Credit Card	9.75%

Fixed-Rate Loans	Payment example	APR
New Vehicle <sup>⊖</sup> Up to 36 months	A \$25,000 New Vehicle Loan will be \$727 for 36 months at 2.95% APR	2.95%
New Vehicle <sup>⊖</sup> 37–60 months	A \$25,000 New Vehicle Loan will be \$455 for 60 months at 3.50% APR	3.50%
New Vehicle <sup>⊖</sup> 61–72 months	A \$25,000 New Vehicle Loan will be \$391 for 72 months at 3.95% APR	3.95%
New Vehicle <sup>⊖</sup> 73–96 months	A \$25,000 New Vehicle Loan will be \$320 for 96 months at 5.25% APR	5.25%
Used Vehicle <sup>∞</sup> Up to 72 months	A \$15,000 Used Vehicle Loan will be \$235 for 72 months at 3.95% APR	3.95%

### Deposit Rates As of November 7, 2021

Products	Min. deposit	Rate	APY
Regular Shares	\$25	0.10%	0.10%
Fat Cat Shares	\$5	0.10%	0.10%
Zard Shares	\$25	0.10%	0.10%
Holiday Cash Club	\$0	0.10%	0.10%
IRAs	\$25	0.45%	0.45%
Health Savings Account	\$0	0.45%	0.45%
Checking <sup>§</sup>	—	0.05%	0.05%
Money Market Shares	\$250	0.15%	0.15%
6-month Share Term Certificate**	\$250	0.30%	0.30%
12-month Share Term Certificate**	\$250	0.35%	0.35%
18-month Share Term Certificate**	\$250	0.35%	0.35%
24-month Share Term Certificate**	\$250	0.40%	0.40%
30-month Share Term Certificate**	\$250	0.40%	0.40%
36-month Share Term Certificate**	\$250	0.50%	0.50%
48-month Share Term Certificate**	\$250	0.50%	0.50%
60-month Share Term Certificate**	\$250	0.55%	0.55%

For current rates, visit [lgfcu.org/rates](https://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](https://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 pre-determined 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 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.



Federally insured by NCUA

NMLS #1079297

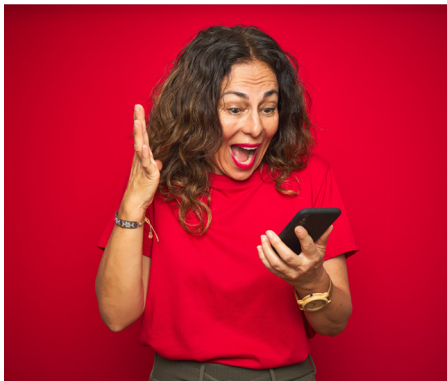
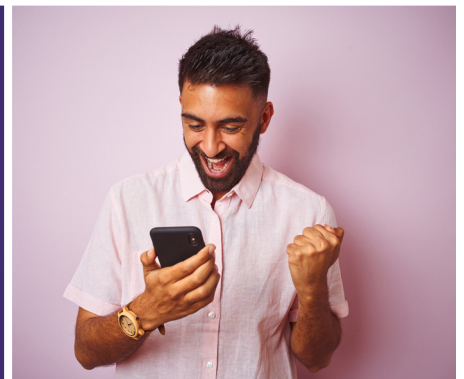
# Absolutely app-tastic!

The LGFCU Mobile App\* is now available, which means managing your accounts is easier than ever.



Our new app is specially designed for members:

- ▶ Deposit checks anytime, anywhere
- ▶ Transfer money from one account to another
- ▶ Make loan payments instantly
- ▶ Set up one-time and recurring payments with BillPay
- ▶ Stay in touch with LGFCU 24/7
- ▶ Much more!



Download the LGFCU Mobile App from the App Store® or Google Play™ Store.



\* LGFCU does not control the functionality of your mobile device's biometric authentication for sign-in to our app, as applicable, and does not have access to biometric information stored on your device. Eligibility requirements and other restrictions apply. Message and data rates may apply.

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