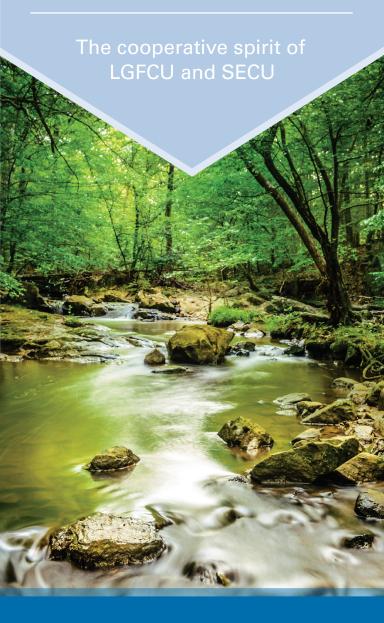
The LGFCU Story















When people of a common bond work together, everyone benefits.

How it all began

In 1982, a small, dedicated group of county and municipal employees recognized that local government employees throughout North Carolina would benefit from having their own credit union. Although State Employees' Credit Union (SECU) originally served North Carolina's local government employees, it was determined that a different credit union might be better suited to serve the specific needs of local government members.

With the support of the North Carolina League of Municipalities and the North Carolina Association of County Commissioners, a committee investigated the idea and later filed documentation with the National Credit Union Administration (NCUA). In 1983, the NCUA granted a charter and Local Government Federal Credit Union (LGFCU) was founded.

The Credit Union is a not-for-profit, federally-insured financial cooperative, chartered specifically to serve North Carolina's local government employees, elected/appointed officials, volunteers and their families. What started as a group of about 5,000 members has grown into nearly 400,000 members spread across the state of North Carolina.

LGFCU and SECU

Today, the relationship between LGFCU and SECU continues to be one of cooperation. While our members are distinctly part of LGFCU, many services are received through SECU's branch and electronic networks. LGFCU members are treated the same as any SECU member. This is the cooperative spirit in action: When people with a common bond work together, everyone benefits.

While LGFCU and SECU are two separate credit unions, we've partnered so LGFCU members enjoy full service at over 250 branches and more than 1,000 CashPoints® ATMs.

Our mission

As a Credit Union, LGFCU is dedicated to serving and investing in its members and their communities. Our mission statement, "to improve the lives of our members," strongly reflects our belief in people above profits.

LGFCU is member-owned, democraticallystructured, governed by volunteer boards, and supportive of the communities that it serves. Each Credit Union member has just one vote, regardless of the individual's personal investment in the Credit Union.

In our work to build financial well-being and provide education to our members, we strive to promote thrift and improve the quality of life for our low- and moderate-wealth families. Unlike traditional financial institutions, there are no stockholders or paid board members. LGFCU channels all profits back to our members in the form of better rates, low fees, scholarships and other forms of community service.

Find out if you qualify for membership. Visit **Igfcu.org** or call **888.732.8562**.



888.732.8562



Igfcu.org/locations











Calls may be recorded.

