

Services

Overview of Services

LGFCU

**LOCAL GOVERNMENT
FEDERAL CREDIT UNION**



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You have financial options.

Being a customer means you're just that—a customer. When you join a credit union, you become a member *and* owner. This gives you access to all the same products found at any full-service financial institution, but your rates and fees are not based on how much you deposit or invest. Fees and rates are the same for every member at Local Government Federal Credit Union. These rates are based on what's best for members, because it's not just about having the best interest rate, it's about our members' best interests.

Where to find LGFCU

LGFCU's commitment to the cooperative movement extends to its unique business model. Our members share a network of more than 244 branches and 1,100 CashPoints ATMs with State Employees' Credit Union (SECU), rather than operating our own. So wherever you see an SECU branch, it is also an LGFCU branch.

Who may join?

Anyone who is an employee, volunteer or appointed/elected official of any qualifying North Carolina local government may join LGFCU. In addition, members of your immediate family may join. This includes your spouse, parents, grandparents, children, grandchildren and siblings. Once family members have joined, their immediate family may join. Retired persons, and spouses of deceased persons who were North Carolina local government employees, are also eligible for LGFCU membership.

What makes LGFCU different from the rest?

Becoming an owner of the Credit Union brings you into a cooperative of people working toward many of the same goals. And, LGFCU isn't just any credit union—LGFCU is the only credit union in North Carolina exclusively serving city and county employees, volunteers and their families. This exclusivity allows LGFCU to better identify and respond to the needs of the Credit Union's members.

In addition, our board of directors is made up of unpaid volunteers elected by the membership. These are the people who set rates and policies—and they're members too. LGFCU has no shareholders to pay and no CEOs with stock options. The money earned at the Credit Union comes back to members in the form of higher dividends on deposits, lower interest rates on loans and lower service fees.

What services do we offer?

Depository Services

- ✦ Share Accounts
- ✦ Checking Accounts
- ✦ Money Market Share Accounts
- ✦ Share Term Certificates
- ✦ Individual Retirement Accounts (IRAs)
- ✦ Fat Cat Share Accounts (ages 1–12)
- ✦ Zard (ages 13–19)
- ✦ Golden Circle (ages 50+)

Financial Planning Services

- ✦ Savings Review
- ✦ Debt Reduction Plans
- ✦ Budget Plans
- ✦ Investment Plans
- ✦ Retirement Plans
- ✦ End of Life Plans

Convenience Services

- ✦ Debit Cards
- ✦ Automated Teller Machines (ATMs)
- ✦ Online Services
- ✦ 24-Hour Telephone Voice Response
- ✦ Mobile Access
- ✦ Contact Center
- ✦ Payroll Deduction
- ✦ Funds Transfer
- ✦ BillPay
- ✦ E-statements
- ✦ Check Imaging
- ✦ Compass Money Management

Lending Services

- ✦ Personal Loans
- ✦ New and Used Vehicle Loans
- ✦ Visa Credit Card
- ✦ Salary Advance Loans
- ✦ First and Second Mortgage Loans
- ✦ Construction Loans
- ✦ Home Equity Loans
- ✦ Manufactured Home Loans

Special Services

- ✦ Insurance Services
- ✦ Auto Buying Services
- ✦ Free Notary Service
- ✦ Safe Deposit Boxes
- ✦ Free Signature Guarantee Service
- ✦ TurboTax®
- ✦ Guaranteed Asset Protection for Vehicle Loans
- ✦ Volunteer Income Tax Assistance (VITA)

How do I join?

We make it easy to join LGFCU—open an individual Share Account with \$25 and you're eligible for all member benefits! No matter where you are employed in the future, you will remain a member as long as you keep your \$25 Share Account in good standing. Visit a local branch and join today. You can find branch and ATM locations at www.lgfcu.org.



To learn more details about any of our services, visit us at www.lgfcu.org, or call the Contact Center at 888.732.8562.

Your calls with the Credit Union may be recorded for quality assurance.



Federally insured by NCUA



/ To improve the lives of our members /



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