

Mountain Laurel FEDERAL CREDIT UNION

Save Money with a Nationwide Discount for Mountain Laurel Federal Credit Union Members

Nationwide is a different kind of company. We put members first. And because we put members first, we know how committed you are to the success of Mountain Laurel FCU.

We value your involvement and support of an organization that means so much to you — and to us. To show our appreciation, we are offering you auto insurance benefits and features that make sense for you.



Nationwide®
is on your side

Gino Pacelli
President/owner
The Gino Pacelli Agency
W 814-781-3888 | F 866-262-2162
pacellg@nationwide.com

Securities offered through Nationwide Securitite, LLC, member FINRA, SIPC, DBA Nationwide Advisory Services, Inc.

DON'T LET YOUR ACCOUNTS GO DORMANT



Keep your Mountain Laurel FCU accounts (ex: savings, clubs, checking) active so you can take advantage of our big member savings options and the very best in financial stewardship.

To keep your credit union accounts active, just conduct one transaction every 24 months. If your account does become inactive, or dormant, your account is charged \$5 each quarter until you close the account or reactivate it with a transaction.*

*To reactivate your account today, all you have to do is complete a transaction or call our office to make a transfer.



truSTAGE™

TruStage Insurance Agency

**YOU COULD SAVE ON YOUR
CAR AND HOME INSURANCE**

Exclusively for credit union members.

TSH-1272558.1

SAFEGUARD WHAT MATTERS MOST

You Could Save An Average Of \$519.52*
on car/home insurance.

Call for your FREE, no obligation quote.

Toll-free 1-888-380-9287

Visit us at

TruStageAutoHome.com



MLFCU Office Addresses

St. Marys – Main Office

P.O. Box 193
413 S. Michael St.
St. Marys, PA 15857
814-834-9518
814-781-1646 fax

Emporium Branch

22 W. 4th Street
Emporium, PA 15834
814-486-0848
814-486-1846 fax

Kane Branch

211 South Fraley St.
Kane, PA 16735
814-837-6151
814-837-9655 fax

Bradford Branch

135 S. Kendall Ave.
Bradford, PA 16701
814-368-3880
814-368-1694 fax

Warren Branch-East

1513 Pennsylvania Ave. E.
Warren, PA 16365
814-723-2221
814-723-9530 fax

Warren Branch-West

117 Pennsylvania Ave. W.
Warren, PA 16365
814-723-8730
814-723-8738 fax

Port Allegany

22 Church Street,
Port Allegany, PA 16743
814-642-9342
814-642-5163 fax

IMPORTANT INFORMATION

Routing Number: 231385798

Internet Home Banking:

access your account from
home anytime day or night.

VRU: Automated Teller 1-877-286-5328

Holiday Closings:

Labor Day – Monday, September 7th
Columbus Day – Monday, October 12th (Staff Training)
Veterans Day – Wednesday, November 11th
Thanksgiving Day – Thursday, November 26th
Christmas Day – Friday, December 25th



Credit unions are equal opportunity lenders.



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

VISIT US ONLINE: www.mlfcu.net

Mountain Laurel FEDERAL CREDIT UNION



NO FEE

Home Equity Loan Special

AS LOW AS:

2.25% APR*	3.65% APR*	3.37% APR*
FOR UP TO 60 MONTHS 1ST LIEN	FOR UP TO 120 MONTHS 1ST LIEN	FOR UP TO 180 MONTHS 1ST LIEN

*APR=Annual Percentage Rate. Rates and terms are subject to change. Contact the credit union for details and application. Minimum new loan money is \$15,000.00. Contact CU for 2nd Lien rates.



CRUISE INTO SUMMER WITH A NEW OR USED BOAT OR RV LOAN

RATES AS LOW AS 3.49% APR*	RATES AS LOW AS 4.49% APR*
FOR UP TO 60 MONTHS ON NEW	FOR UP TO 60 MONTHS ON USED

APR*= Annual Percentage Rate. Rates and terms may vary depending upon credit qualifications. Contact your local branch for more information and loan application. Other rates and terms are available.

At MLFCU, we are committed to helping you peel away layers of old debt. If you have high-interest debt eating away at your monthly budget, it's time for a fresh new start.



THE TIME IS RIPE

— for debt —
consolidation

Consolidate up to \$10,000 of high-interest debt for as little as 5.00% APR*!

Combine debts from credit cards, student loans, or even auto loans. You'll squeeze all of your payments into one low rate and one easy monthly payment.

Orange you ready for lower payments?

*APR is Annual Percentage Rate. Other rates and terms are available, and actual rate will depend on credit score and term. Loan proceeds will be made payable directly to other lender. Some restrictions apply. Limited time offer and subject to change at any time.

VACATION LOAN SPECIAL

Paradise Awaits Your Arrival!

Borrow
up to
\$5,500
for as
low as
5.0% APR*.



APR*= Annual Percentage Rate. Rates and terms may vary depending upon credit qualifications. Contact your local branch for more information and loan application. Other rates and terms are available. Certain restrictions apply.

VISIT US ONLINE: www.mlfcu.net