

# YOU'RE INVITED... Join us at the **2024** **54<sup>TH</sup> ANNUAL MEETING**

Saturday, April 6th, 2024 at the Johnsonburg Fire Hall, Johnsonburg, PA.

Doors open at 3:00 pm & business meeting starts promptly at 4:00 pm with dinner to follow.

**\$18.00 per member on or before March 22nd or**

**\$20.00 per member from March 25th – April 5th**



**Consolidate your bills with a  
Holiday Consolidation Loan.**

**Rates As Low As**  
**6.75% APR\*** for up to 36 months  
**7.75% APR\*** for up to 48 months  
**8.75% APR\*** for up to 60 months

APR\* = Annual Percentage Rate. Limited time only, some credit restrictions apply. Rates are subject to change. Contact CU for more terms and conditions that may apply. Checks must be payable to creditors.

**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.

**Annual Meeting Reservation Form**

Name \_\_\_\_\_

(One guest per Member) & (One person to a line, please)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

Total Number \_\_\_\_ X \$18.00 (on or before March 22nd) = \$ \_\_\_\_\_

Total Number \_\_\_\_ X \$20.00 (from March 25th – April 5th) = \$ \_\_\_\_\_

**PAYMENT OPTIONS:**

☐ Check enclosed or deduct from: ☐ Checking ☐ Savings

Please make checks payable to MLFCU

Account #: \_\_\_\_\_ Authorized by: \_\_\_\_\_

(Member Signature)

RETURN TO: MOUNTAIN LAUREL FEDERAL CREDIT UNION  
413 S. Michael St., Box 193, St. Marys, PA 15857

**Now is the time to move  
your money into a MLFCU  
IRA Share Certificate!**


**12 & 24 month terms at  
4.50% APY\***

APY\* = Annual Percentage Yield. APY's may change without notice. Minimum \$500 initial deposit. Funds must come from an IRA. Certain restrictions apply.

**VISIT US ONLINE: [www.mlfcu.net](http://www.mlfcu.net)**






# Mountain Laurel FEDERAL CREDIT UNION




**FILE SMART.  
SAVE BIG.**

Get the best member savings  
this tax season.

Take advantage of special member  
discounts and expert tax help.  
Plus, as a credit union member you  
could enter for a chance to win \$10,000  
from Love My Credit Union Rewards.

SCAN QR CODE TO  
GET DISCOUNTS  
or visit  
<https://bit.ly/46KHjWz>





The Trustage® Auto & Home Insurance Program offers savings for  
redit union members! Call 800-789-6286 today to see how much you  
can save on auto and home insurance. Visit <https://bit.ly/41FT1jQ>

**IMPORTANT TAX INFORMATION:**  
When preparing your tax return this year, please make sure that your  
account number is correct. Also please make sure that the routing  
number is **231385798**.  
  
Should you need to verify your account number, please call any of our  
offices and we will be glad to help you.

**VOLUNTEERS NEEDED!**  
Volunteers are the life blood of our Credit Union.  
Please consider adding your voice and efforts to our Board  
or Committee. Please contact the Nominating Committee  
at 814-834-9518

**THINKING  
ABOUT A  
NEW CAR?**

**THINK  
BIG.  
THEN THINK  
SMALL.**




Do both  
with the  
**DRIVE4LESS**  
vehicle  
loan.

2018 Chrysler Pacifica  
Loan Amount = \$23,675

<b>TRADITIONAL LOAN</b>	<b>MORE4LESS LOAN</b>
\$679 per month	\$385 per month

Loan amount does not include tax, title, or license.  
Assumes 36 month term 1.99% APR traditional loan  
and 36 month 2.99% APR MORE4LESS loan with a \$295  
program fee. Residual: \$12,150. Rates dependent on  
credit history, collateral, and term.



## MLFCU Office Addresses

<b>St. Marys - Main Office</b> P.O. Box 193 413 S. Michael St. St. Marys, PA 15857 814-834-9518 814-781-1646 fax	<b>Emporium Branch</b> 22 W. 4th Street Emporium, PA 15834 814-486-0848 814-486-1846 fax	<b>Kane Branch</b> 211 South Fraley St. Kane, PA 16735 814-837-6151 814-837-9655 fax	<b>Bradford Branch</b> 135 S. Kendall Ave. Bradford, PA 16701 814-368-3880 814-368-1694 fax	<b>Warren Branch-East</b> 1513 Pennsylvania Ave. E. Warren, PA 16365 814-723-2221 814-723-9530 fax	<b>Warren Branch-West</b> 117 Pennsylvania Ave. W. Warren, PA 16365 814-723-8730 814-723-8738 fax	<b>Port Allegany</b> 22 Church Street, Port Allegany, PA 16743 814-642-9342 814-642-5163 fax
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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](http://www.mlfcu.net) 