


Mountain Laurel FEDERAL CREDIT UNION



**FILE SMART.
SAVE BIG.**

Get the best member savings this tax season.



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



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.



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.

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	
TRADITIONAL LOAN	DRIVE4LESS LOAN
\$679 per month	\$385 per month

Loan amount does not include tax, title, or license. Assumes 36 month term 1.69% APR traditional loan and 36 month 1.99% APR DRIVE4LESS loan with a \$295 program fee. Residual: \$12,150. Rate dependent on credit history, collateral, and term.

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



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 



HOME IMPROVEMENT

Home Improvement Loan Special

Borrow up to **\$15,000** FOR AS LOW AS: **6.24% APR***

*APR: Annual Percentage Rate. Limited time only. Some credit restrictions apply. Rates are subject to change. Other rates and terms are available. Contact CU for more information.



TAX TIME LOAN SPECIAL

Borrow up to **\$10,000.00**

FOR AS LOW AS

5.99% APR*



*APR=Annual Percentage Rate. Not all borrowers will qualify for lowest rate. Funds must be payable to the IRS or a local tax collector. Limited time offer.

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, either internal or external. Certain restrictions apply.

2024 HOLIDAY CLOSINGS:
Memorial Day - Monday, May 27th
Independence Day - Thursday, July 4th

VISIT US ONLINE: www.mlfcu.net