

# Mountain Laurel FEDERAL CREDIT UNION

## Vacation Loan Special

**Apply Today. Leave Tomorrow!**

**ARE YOU READY TO MAKE THIS SUMMER A  
SUMMER TO REMEMBER?**

**MLFCU is offering a great rate to get you on  
your way to summer fun!**

**Pack your bags, grab the sunblock and apply  
today, because this is a limited time offer.**

**BORROW** RATES AS LOW AS  
**up to \$10,000 5.49% APR\***

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

\*\*Advertised APR includes 0.50% loan rate discount with Member Service Rewards. Actual APR based on creditworthiness.

## Private Student Loans for Every Type of Student



As you start thinking about how you are going to pay for school, you may be wondering if grants and scholarships (aka free money) will cover your full cost of college. And we hope it does! If free money isn't covering your costs, we offer great financial products and services to meet the unique needs of our members. That's why we've partnered with Sallie Mae® to offer private student loans for every type of student.

**Applying is fast and easy!**

Visit [www.salliemae.com/studentloans/mlfcu](http://www.salliemae.com/studentloans/mlfcu) for more information.

## 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**  
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

## 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.



You could save on car insurance with a credit union member discount from TruStage Auto & Home Insurance Program! Some members can save even more from all the discounts offered.



SCAN ME

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





**NO  
FEES**



# Get the most out of your **HOME EQUITY**

**RATES  
AS LOW AS: 4.75%\*\* APR\***

\*APR=Annual Percentage Rate. \*\*Rate shown includes the Member Service Rewards discount for have 4+ qualifying services with the CU. Contact the Credit Union for details and application. Rates and terms are subject to change. Minimum new loan money is \$15,000. Contact the CU for 2nd lien rates. NMLS# 422133

## **HIT THE ROAD AND EXPLORE WITH A RV/BOAT LOAN**

NEW RATES AS LOW AS

**5.365%**  
**APR\***

FOR UP TO 60 MONTHS ON NEW

USED RATES AS LOW AS

**5.665%**  
**APR\***

FOR UP TO 60 MONTHS ON USED

APR\*= Annual Percentage Rate. \*\*Advertised rates above include all discounts for additional services, debt protection, GAP or MRC. 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.

## **BEFORE YOU BUY A SIDE-BY-SIDE UTILITY VEHICLE (UTV), CHECK WITH MOUNTAIN LAUREL FCU.**

**WE CAN HELP YOU GET THE OFF-ROAD  
VEHICLE FINANCING YOU NEED.**

**FIXED INTEREST RATES  
FOR NEW AS LOW AS**

**5.49%**  
**APR\***

**FIXED INTEREST RATES  
FOR USED AS LOW AS**

**6.49%**  
**APR\***

**UP TO 84 MONTHS (7 YEARS)**

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

\*\*Advertised APR includes 0.50% loan rate discount with Member Service Rewards. Actual APR based on creditworthiness.

## **2025 HOLIDAY CLOSINGS:**

**Independence Day – Friday, July 4th**

**Labor Day - Monday, September 1st**

**Columbus Day - Monday, October 13th**

**Veteran's Day - Tuesday, November 11th**

**Thanksgiving Day - Thursday, November 27th**

**Christmas Day - Thursday, December 25th**

**New Year's Day - Thursday, January 1st, 2026**

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