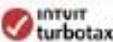


Mountain Laurel FEDERAL CREDIT UNION



**FILE SMART.
SAVE BIG.**

Get the best member savings this tax season.

   **H&R BLOCK**

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 www.mlfcu.net




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



***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. MLFCU NMLS# 422133**

**NO FEE
HOME EQUITY LOAN**

AS LOW AS:

4.99% APR* for up to 60 months

5.26% APR* for up to 120 months

5.75% APR* for up to 180 months

**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 Finley 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
---	--	--	---	--	--

VISIT US ONLINE: www.mlfcu.net 



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

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

Credit unions are equal opportunity lenders.

Spring Auto Loan Special

Rates as low as

**3.99%
APR***

for up to 72 months
on new and used
2018 – 2026 models.



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.



HOME IMPROVEMENT

Home Improvement Loan Special

Borrow up to
\$25,000 FOR AS LOW AS: **4.76% APR***

*APR = Annual Percentage Rate. Limited time only. Some credit restrictions apply. Rates are subject to change. Other rates and terms are available. No additional discounts available. First mortgage/lien only. Checks must be payable to contractors or provide receipts for reimbursements. Must own home that is being repaired. Contact CU for more information.

Mountain Laurel FCU Member Service REWARDS

At MLFCU, we offer our members discounts based on how many services they have with the credit union.

- Lower Loan Rates on eligible loans*
- Discounts apply to many eligible loans including personal loans, auto loans & more.
- Only available to our loyal members who use our services.

*Exclusions - Discounts do not apply to VISA Credit Cards or Special Loan Offers. APR = Annual Percentage Rate

2 SERVICES

.25% APR Discount

Services Include:

- Checking
- Online Banking
- Voice Response Unit (VRU)
- E-Statements
- Debit Card
- VISA Credit Card
- Bill Pay
- Direct Deposit
- Courtesy Pay
- Payroll Deduction

4 SERVICES

.50% APR Discount

Services continued:

- Christmas Club
- Vacation Club
- Individual Retirement Acct. (IRA)
- Student Loan (Primary only)
- Additional Loans - Not being financed with loan applying for

2026 HOLIDAY CLOSINGS:

Good Friday
Friday, April 3rd
Close at Noon

Memorial Day
Monday, May 25th

April is National Credit Union Youth Month

SAVE BIG. DREAM BIG



OPEN AN ACCOUNT TODAY
NO FEE DURING THE MONTH OF APRIL



Types of Youth Accounts

Pennie Penguin Savers Club

At Mountain Laurel Federal Credit Union, we think our kids are pretty special! That's why we have created our Pennie Penguin Savers Club just for our members age 12 and under. It's a fun way to learn good savings habits at an early age.

Stash Your Cash Teen Savers Club

Our "Stash Your Cash" Teen Savers Club provides our teen members (ages 13 to 17) with education and experience in money management.



April Activities for Youth Month



Coloring Contest

For ages 0-5, 6-7, and 8-12
3 winners per branch and each winner will receive a \$25 deposit to savings

No Fee To Join

During the month of April, MLFCU will pay your fee to open a Youth/Teen account

Guess How Many

For ages 13-17
Guess how many items in a jar and winner will receive a \$25 deposit to savings

Monthly Drawings

Deposit \$1 or more during each month and a winner will be drawn to win a \$10 deposit to savings

How to Open a Youth or Teen Account

To join, you must make an initial deposit of \$5 to open your share (savings) account. A share account is the credit union's name for a savings account. Account will start to earn dividends immediately. There are no monthly maintenance fees. Contact the credit union for more details on the items needed to open a youth account.



VISIT US ONLINE: www.mlfcu.net