

Mountain Laurel FEDERAL CREDIT UNION

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.**

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

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

Summer 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.

You're Invited

Join your local branch for Member Appreciation Day!
Hot dogs served throughout the day accompanied by snacks and drinks. Giveaways throughout the day. (For all except Kane)

Bradford - July 9th
Emporium, Warren, St. Marys – July 10th
Port Allegany - July 16th
Kane – July 24th cookies or cupcakes

Member Exclusive Savings Through the TruStage™ Auto & Home Insurance Program

Have you compared auto and home insurance rates lately? Now is a great time to start.

As a MLFCU member, you have the chance to save money on your auto and home insurance with the TruStage Auto & Home Insurance Program. Your credit union trusts TruStage™ to provide honest, straightforward service from representatives who will always put your needs first.

TruStage offers the coverage you expect from leading insurance companies, the service you deserve and you could save hundreds.

Protect your important assets!
See how much you could save by switching.
Visit lovemycreditunion.org to learn more

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
- ATM
- 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



TruStage™

VISIT US ONLINE: www.mlfcu.net

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Introducing The Laurel Honors Program

We would like to honor those who serve our community from active and post military to teachers and first responders. The Laurel Honors Account does just that with a package of special benefits.

Special Loan Rates
Special Interest rates
Special Fee Exceptions

Identification of eligibility required.
For more information visit your local branch or
visit us online: www.mlfcu.net



America 250 Personal Loan Special

Rates as low as 2.5% APR*
for up to 25 months

APR* = Annual Percentage Rate. Limited time only.
Maximum loan amount is \$5,000. Not all members will
qualify for lowest rate, other rates and terms available.
Application must be received before 07/31/2026 and
funds can only be disbursed during 07/01/26 – 07/31/2026.

**Please contact a loan officer for
further information.**

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

Upcoming Holiday Closings:

Labor Day – Monday, September 7th
Columbus Day (Staff Training) – Monday, October 12th

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 St.
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 St.
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

