



WOULD YOU LIKE TO JOIN OUR BOARD OF DIRECTORS?

If you're interested in serving on our Board of Directors to help guide and enhance our credit union, we'd like to hear from you! **We're seeking motivated members to join and serve on our Board of Directors.**

Letters of interest **MUST** be received by close of business **MARCH 14, 2025**. You must include your account number, a statement of willingness to serve if elected, and your credit union philosophy.

SEND YOUR SUBMISSION TO:

The Library of Congress FCU
NOMINATING COMMITTEE
8100 Professional Place, Suite 308
Hyattsville, MD 20785-2229

MARK YOUR CALENDAR & JOIN US FOR OUR 90TH ANNUAL MEETING WEDNESDAY, JUNE 25TH

2:00^{pm} in the Coolidge Auditorium of the Jefferson Building

WATCH FOR MORE DETAILS & UPDATES

90 DAY NO PAYMENTS*

VEHICLE LOAN SPECIAL – ENDING SOON!

BUY/REFI* | ZERO DOWN | UP TO 144 MO TERMS | GREAT, LOW RATES



Hurry, don't miss out. APPLY today, before it goes way!

TrueCar
LCFCU.TRUEcar.com

*Offer applies to new, used or refinanced vehicle loans from other lenders. Existing LCFCU vehicle loans **not eligible**. Min. loan amt. \$10,000. Interest will continue to accrue during the 90 days with no payment. Offer may be withdrawn without notice & is for a limited time only. Other restrictions apply.

FREE UP EXTRA CASH TO...

Swing into Spring! SKIP-A-PAYMENT

- Free up cash for other priorities without the worry of late fees or hurting your credit
- Skip up to 2 monthly payments per loan in a 12-month rolling period
- Low \$25 service fee per loan

Take a payment break and put a spring in your step and extra cash in your pocket!

SKIP NOW

*Fees apply. The Skip-a-Payment Program excludes all real estate loans, line of credit & credit cards; all deferrals are subject to LCFCU approval. Other restrictions apply, please contact us or visit LCFCU.org for details.

GET A FREE REVIEW OF YOUR CREDIT

For a **LIMITED TIME** get your **FREE credit report review**. **CLICK HERE** fill out the **CONTACT US** form, mention **Free Credit Report Review** and hit **SUBMIT**. We'll contact you.

LIBRARY OF CONGRESS FCU VISA DEBIT CARD...

CONVENIENT CASH, EVEN AT THE REGISTER!

Our **VISA Debit Card** helps simplify money management and you get convenient, anytime access to your accounts. Skip the ATM, just select **cash back** at the register when you're shopping. Use it for gas, groceries, and more - with no debt, no bills, and easy recordkeeping. **Plus, enjoy surcharge-free cash at over 80,000 ATMs worldwide.**



DON'T HAVE A LCFCU DEBIT CARD? READ MORE & GET YOURS.



YES, TACKLE THAT SPRING REFRESH!

YOUR HOME'S EQUITY TURNED INTO EXTRA CASH

Need extra cash for life's big moments – or just some breathing room?

Tap into your home's equity with our **Home Equity Line of Credit (HELOC)** and enjoy a low, fixed **3.5% APR** for the first six months!*

Whether you're tackling spring home improvements, consolidating debt, covering education costs, or getting control of unexpected expenses, a HELOC gives you flexible, affordable access to cash when you need it.

Why a LCFCU HELOC is such a GREAT DEAL:

- Low, fixed **3.5% APR** for the first 6 months*
- No closing costs and no pre-payment penalties
- Convenient online transfers to your checking account
- Borrow, repay, and borrow again as needed

LET YOUR EQUITY WORK FOR YOU. LEARN MORE & APPLY TODAY ➔

*APR=Annual Percentage Rate. 3.5% APR as of 3/1/2025 is fixed for initial 6 months of term. After 6 month rate ends, HELOC (Home Equity Line of Credit) converts to standard APR as low as Prime (Wall Street Journal current prime rate) +0. APR shown applies to existing and new HELOCs with a min. advance of \$10,000. All rates subject to change without notice. Other restrictions may apply.

Spring Cha-Ching! GROW HIGHER EARNINGS

LOCK INTO A SHARE CERTIFICATE TODAY

\$500 to open. 3 months to 5 year terms. Earn secured great-rates. Regular, Traditional, Roth, SEP & Education IRA Share Certificates

Expecting a tax refund? Grow those funds easily with our share certificates – make your money work for you.

GET STARTED TODAY, OPEN YOUR SHARE CERTIFICATE ➔

Visit LCFCU.org for details and current high-rate Share Certificate rates and terms.



Unlock the power of a revolving PERSONAL LINE OF CREDIT

WRITE YOUR OWN FINANCIAL STORY

A revolving Personal Line of Credit (LOC) offers up to **\$10,000** in flexible funds. Borrow as needed or **add overdraft protection** to your LCFCU checking - all with no annual or transfer fees. Seize control of your finances with the advantages of a Personal Line of Credit.

READ ABOUT ALL LOC ADVANTAGES >

LOW, FIXED RATES.



SAVE MONEY, FREE BALANCE TRANSFERS

A Library of Congress FCU VISA credit card offers rate savings...

- **8.75%** APR* on balance transfers and cash advances
- **9.75%** APR* on new purchases

Our fixed rate VISA credit card can help you lower your credit card interest costs, monthly payments and to pay down your debt faster.

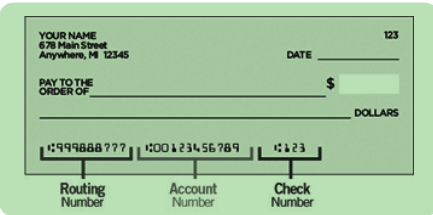
SAVE NOW, APPLY FOR YOUR VISA ➔

*APR = Annual Percentage Rate. Free balance transfers from other lenders & cash advances at fixed 8.75%APR & fixed 9.75%APR for new purchases. Other restrictions may apply. Rates subject to change.



HOW TO DIRECT DEPOSIT YOUR TAX REFUND

The IRS uses direct deposit to electronically issue tax refund payments directly into taxpayers' financial accounts. To get your refund deposited directly into your account, **select the direct deposit option** when prompted by the tax software you use. You will need to enter your **full MICR Number** which consists of your LCFCU account number where you want the refund deposited and the **LCFCU Routing & Transit Number – 254074837**.



Where to find your full LCFCU MICR account and Routing & Transit Numbers?

The full MICR number can be found on your LCFCU checks. The routing number is the nine-digit number in the bottom left corner. LCFCU's routing number is **254074837**. Your account number is the number directly to the right of it.

Track your refund with the **IRS Tracking tool**. Tax refunds are typically received within 21 days after filing. Use **IRS Where's My Refund?** or **IRS2Go** mobile app to track the status.

Click to learn about the event & donating.

WE'RE PROUD TO SPONSOR THE 2025 RUN/WALK

Saturday & Sunday, April 5 & 6
Details to come on the LCFCU teams' race results.

LCFCU MEMBERSHIP

Share your better banking stories.

TELL FAMILY/CO-WORKERS

Help your family and co-workers live their best financial life story. Encourage them to **BECOME A MEMBER** and bank better. Share all the benefits and savings you get banking with us.

IT'S EASY TO JOIN - READ MORE

LCFCU SCHOLARSHIP DEADLINE: MARCH 31ST

MASTERS DEGREE CANDIDATES & HIGH SCHOOL SENIORS 2025 SCHOLARSHIPS

HIGH SCHOOL SENIORS

Two \$2,000 Scholarships - eligibility includes:

- being a primary member of the credit union
- exemplary 2025 graduating high school senior
- first year of study
- attending accredited college, university, technical or trade school

MASTERS DEGREE CANDIDATES

Two \$2,000 Scholarships - eligibility includes:

- being a primary member of the credit union
- exemplary Masters degree candidates
- study for a Masters of Library Science degree
- attending accredited college or university

DEADLINE IS NEAR, SPREAD THE WORD! Share our Scholarship Program with family and any others who may be interested.

Become a member, it's easy, click to **join online** or visit the branch. Learn more **online** or email **Scholarships@LCFCU.org**

\$2,000 SCHOLARSHIPS AVAILABLE DEADLINE: APRIL 15, 2025

Choose to submit essay or video. For **CU Foundation MDIDC SCHOLARSHIP** topics, rules & entry form, visit **CUFound.communityforce.com/Login.aspx**



TAX RELIEF NEEDED?

LOW-RATE PERSONAL LOANS

Get funds for whatever you need, when you need it with a **Personal Lifestyle Loan**. Borrow up to \$50,000 for tax debt, unexpected expenses, consolidate loans and credit cards, wedding, vacation... almost anything. Our **Personal Lifestyle Loan** is easy financing that fits your budget.

You don't need luck to get more savings - we offer up to **.50% APR* OFF** with Loan Rate Discounts.

BORROW FOR ANYTHING UP TO **\$50,000**

TERMS UP TO **84 MONTHS**

GET RELIEF - APPLY FOR THE FUNDS YOU NEED TODAY →

*APR = Annual Percentage Rate. Max. loan rate discount is .50% APR with no discounted rate below the min. Restrictions apply.

SIMPLE WAYS YOU CAN SAVE MORE MONEY

FINANCIAL CHALLENGE	Need better rate/term on vehicle loan financed elsewhere	Paying too much on so many high rate credit cards	Too many loans and credit cards, need to reduce debt
SAVING SOLUTION	REFINANCE ↗ AT BETTER RATES & TERMS	TRANSFER FREE ↗ TO OUR FIXED-RATE VISA	CONSOLIDATE ↗ WITH OUR PERSONAL LOAN

OUR MEMBERS DIDN'T NEED LUCK TO SAVE!

"I **CONSOLIDATED** various loans and credit cards and I am getting **mega savings of \$350 a month** on my payments." **R.J.**

"I **REFINANCED** my bank financed car with LCFCU and **saved \$200 per month** in payments." **T.H.**

"I couldn't believe it, I **REFINANCED DEBT** I had with a bank and now I **paying \$300 less monthly.**" **J.C.**

"We **FINANCED** our new SUV with LCFCU and **saved \$150 a month** on our payments from what the dealer had offered us." **B.K.**

GET YOUR SAVINGS, SHARE YOUR STORY →

TELEPHONE
202-707-5852
800-32 LCFCU Toll-Free
FAX 202-707-6418

ELSIE - TELEPHONE BANKING
202-707-1476
800-93 ELSIE Toll-Free

ROUTING NUMBER
254074837

E-MAIL culine@LCFCU.org

WEBSITE LCFCU.org

MADISON MEMBER SERVICE OFFICE
101 Independence Ave, SE
Room LM 634
Washington, DC 20540-9997

OPEN MONDAY – FRIDAY
8:00am – 2:00pm
No Appointment Necessary

MAIL / ADMIN OFFICE
8100 Professional Place,
Suite 308
Hyattsville, MD 20785-2229



SUPERVISORY COMMITTEE
MAILING ADDRESS
PO Box 261
Temple Hills, MD
20757-0261

REPORT LOST/STOLEN
VISA CARDS 24/7
DEBIT/ATM:
800-472-3272
International (collect)
973-682-2652

CREDIT CARD:
800-808-7230
International (collect)
727-570-4881

CLOSINGS & IMPORTANT DATES

- MARCH **BLOG:** 5 Reasons to Review Your Credit Now? [Read blogs](#) →
- MARCH 1 **SCHOLARSHIP DEADLINES:** ALA Century & Julia J. Brody Public Librarian Scholarships
- MAR 11/20 **FREE WEBINAR:** Tap Into Wise Credit Card Use by Balance - [sign up](#) →
- MARCH 14 **DEADLINE:** Letters of Interest to Serve on LCFCU Board of Directors - [pg 1](#) →
- MARCH 18 **FREE WEBINAR:** Managing Your Lifestyle - [RSVP Mikael Hallstrom](#) →
- MARCH 31 **DEADLINE:** LCFCU'S SCHOLARSHIPS →
- APRIL **AASL 40TH ANNIVERSARY SCHOOL LIBRARY MONTH** →
- APRIL 2-5 **CONFERENCE:** Association of College & Research Libraries 2025 Conference →
- APRIL 5/6 **CU CHERRY BLOSSOM RUN – WALK** →
- APRIL 6 **NATIONAL LIBRARY WEEK** →

VIEW OUR CURRENT: SAVINGS RATES → LOAN RATES → FEE SCHEDULE →

Let's get social: [libcongressfcu](https://www.instagram.com/libcongressfcu) [LibraryofCongressFederalCreditUnion](https://www.facebook.com/LibraryofCongressFederalCreditUnion)
 [LibCongressFCU](https://twitter.com/LibCongressFCU) [linkedin.com/company/15412540](https://www.linkedin.com/company/15412540)