



2025 BOARD OF DIRECTORS ELECTION PROCESS & ANNUAL MEETING INFO

NOMINATING COMMITTEE

The 2025 Nominating Committee is composed of LCFCU members **Tracie Coleman**, *Chairperson*, **Janis D. Brown, Ph.D.** and **Karen Quash**. You can contact the **LCFCU Nominating Committee at 8100 Professional Pl, Suite 308, Hyattsville, MD 20785-2229**.

NOMINEES AND 2025 ELECTION PROCESS

The 2025 election to the LCFCU Board of Directors (BOD) is underway. The Nominating Committee named the following (*in alphabetical order*): **Diane Dixson** (*incumbent*), **John Husovsky** (*incumbent*), **Julius Jefferson Jr.** and **Edward Knight** (*incumbent*) for the **3 open positions** on the LCFCU Board.

NOMINATIONS BY PETITION DEADLINE - APRIL 30, 2025

In addition, members in good standing over 16 years of age, may also run for BOD election by petition. Petitions must be signed by 103 members (*one percent of LCFCU members as of March 31, 2025*). **Petitions** must contain members' names and

account numbers and be **submitted** to the **LCFCU Nominating Committee** no later than close of business (*2:00pm EST*) on **Wednesday, April 30, 2025**.

Any interested members submitting petitions must include their account number, a statement of willingness to serve if elected, and their credit union philosophy with any credit union-related experience for a candidate biography. Posting of any Nominations by Petition will be announced by **Friday, May 2, 2025**.

BOARD OF DIRECTORS ELECTION BY BALLOT

Election ballots – **watch for all ballot and voting information in mid-May**. Election results will be announced at our **90th ANNUAL MEETING** on **Wednesday, June 25th**.

Please plan to join us at 2:00pm virtually or in the Coolidge Auditorium of the Jefferson Building.



LIBRARY OF CONGRESS FCU RACES TOWARD COMMUNITY WELL-BEING



We're excited to participate in the iconic **Credit Union Cherry Blossom Ten Mile Run & 5K Run-Walk on Saturday, April 5 and Sunday, April 6, 2025**. This beloved event is part of the National Cherry Blossom Festival, and LCFCU's involvement demonstrates the credit union's ongoing commitment to health, wellness, and community engagement.

As one of the most anticipated springtime events in the nation's capital, the Cherry Blossom Festival attracts thousands of participants, and LCFCU is thrilled to join the vibrant atmosphere that celebrates both fitness and the beauty of Washington, D.C. in full bloom.

A dedicated group of Library of Congress and LCFCU employees will lace up their running shoes, with participants ranging from seasoned runners to casual walkers. Through these events, the credit union is not only encouraging healthy

lifestyles but also reinforcing its core values of collaboration, support, and camaraderie.



"We're proud to be a part of the Credit Union Cherry Blossom Run/Walk this year. It's an incredible opportunity for our employees, members, and the local community to come together, celebrate our shared passion for health and fitness, and take part in an event that truly brings the spirit of spring to life in Washington, D.C."



Jennifer Hurst, LCFCU's President/CEO

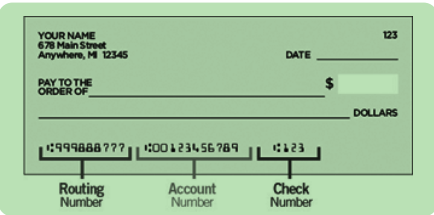
Beyond the racecourse, LCFCU encourages everyone to explore their role in improving their health and well-being. Whether you're running the 10 miles or walking the 5K, the credit union stands by the belief that small steps toward fitness make a big impact on overall happiness.

The Credit Union Cherry Blossom Ten Mile Run and 5K Run-Walk serves as a fundraiser for Children's Miracle Network Hospitals. Prospective entrants are encouraged to raise funds through family members, friends, work colleagues, etc. supporting CMN Hospitals.



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.

THREE SIMPLE WAYS YOU CAN SAVE MORE MONEY MONTHLY

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
YOUR SAVING SOLUTION	REFINANCE AT BETTER RATES & TERMS	TRANSFER FREE TO OUR FIXED-RATE VISA	CONSOLIDATE WITH OUR PERSONAL LOAN

FREE UP EXTRA CASH TO *Swing into Spring!*

SKIP-A-PAYMENT

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

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/skip for details.



up to 100% financing // up to 12 year terms // fast loan pre-approvals // LOAN DISCOUNTS*

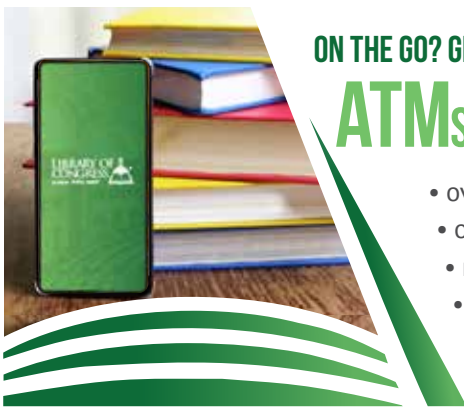
GREAT RATES & BETTER TERMS ON ALL VEHICLE LOANS & REFINANCES*

Finance a new/used vehicle (cars, trucks, SUVs, motorcycles, boats, RVs, motor homes) with us or refinance* an existing loan from another lender. We offer great rates and better terms, up to 144 months, to help you save cash monthly.

FIND OUT HOW MUCH YOU
COULD SAVE - APPLY NOW 

Car Shopping Made Easy, Powered by **TrueCar** LCFCU.TRUEcar.com

*Existing LCFCU vehicle loans not eligible. Loan discounts up to .50% APR OFF eligible vehicle loans with no rate discounted below the designated minimum rate. For details visit LCFCU.org/loan-discounts. Other restrictions apply.



ON THE GO? GET LCFCU ACCESS ON YOUR SCHEDULE, WHENEVER, WHEREVER ATMs, ONLINE & MOBILE BANKING

- over 80,000 surcharge-free ATMs worldwide with your Visa Debit Card
- online banking with e-statements & bill pay from your computer
- mobile banking with mobile check deposit (smartphone or tablet)
- touch tone, telephone banking - 202-707-1476



Download on the **App Store**

GET IT ON **Google Play**

LEARN MORE, GET STARTED BANKING 24/7

TAX RELIEF NEEDED?



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

Get even more low-rate 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 

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. Take control of your finances with the advantages of a Personal Line of Credit.

READ ABOUT ALL LOC ADVANTAGES >

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

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 →



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:

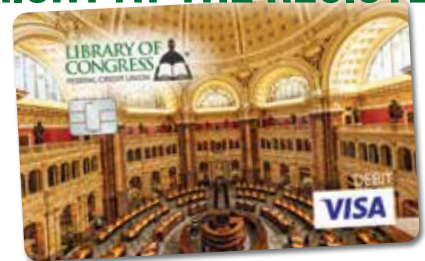
- Low, fixed **3.5% APR** for the first 6 months*
- No closing costs and no pre-payment penalties
- Convenient online transfers to your checking account
- Borrow, repay, and borrow again as needed

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.

LIBRARY OF CONGRESS FCU VISA DEBIT CARD...

EASILY GET CASH, RIGHT AT THE REGISTER!



The Library of Congress FCU **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 record-keeping. **Plus, enjoy surcharge-free cash at over 80,000 ATMs worldwide.**

DON'T HAVE OUR DEBIT CARD? READ MORE AND GET YOURS



FREE WEBINAR
HOME BUYING IN TODAY'S MARKET

THURSDAY, APRIL 17TH AT 12 NOON

Presented by Paul Lee of Long & Foster Real Estate with over 38 years of experience.

Are you a **FIRST-TIME homebuyer** or looking to purchase your **NEXT HOME**? Our free webinar is for you. Gain knowledge to help as you navigate the journey of buying a home. Whether you're wondering about the housing market challenges or just starting to plan, our webinar can provide the insights you need to make informed decisions. Plus get helpful tips and advice that will simplify the home buying process and your path to your first or next home.

JOIN US, REGISTER FOR THE WEBINAR TODAY



\$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

APRIL SHOWERS BRING GREAT SAVINGS & SERVICE

"I **CONSOLIDATED** various loans plus my car loan from the dealer/bank and **SAVED \$615 a month.**" L.R.

"I **REFINANCED** a couple of loans I had with a local bank and I am **SAVING \$300 a month** with lower payments." N.Y.

"I did a **DEBT CONSOLIDATION** and will now **SAVE \$100 biweekly** and with online payments I'll save time and mailing costs." T.B.

"I am **SAVING \$200 a month** in lower payments by **REFINANCING** a bank loan I had." R.A.

"Thank you to LCFCU **Consumer Loan Staff** for the expertise, attitude, integrity, character, guidance, and **OUTSTANDING WISDOM**. It was such a great pleasure, privilege, and a distinct honor speaking with you and assisting me with my loan!" D.B.

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

- APRIL** **AASL 40TH ANNIVERSARY SCHOOL LIBRARY MONTH**
- APRIL** **READ CURRENT BLOGS**
- APRIL 2-5** **CONFERENCE: Association of College & Research Libraries 2025 Conference**
- APRIL 5/6** **CU CHERRY BLOSSOM RUN—WALK**
- APRIL 6** **NATIONAL LIBRARY WEEK**
- APRIL 8/17** **FREE WEBINAR: Are You Financially Healthy? by Balance - sign up**
- APRIL 15** **TAX DAY**
- APRIL 17** **FREE WEBINAR: Home Buying in Today's Market - register and join us**
- APRIL 22** **FREE WEBINAR: Managing Your Thrift Savings Plan - register online**
- APRIL 30** **DEADLINE: Board of Directors Nomination by Petition - pg 1**

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)