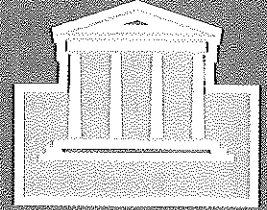


North Carolina Local Government

Local Government Federal Credit Union Welcomes You!

LGFCU, as we're commonly known, is a not-for-profit, full-service financial cooperative. We offer Checking, Share and Money Market accounts; auto, home and personal loans; Individual Retirement Accounts (IRAs); credit cards, insurance and more. We are the only statewide credit union exclusively serving municipal and county employees, elected/appointed officials, volunteers and their families.



You can be a member!

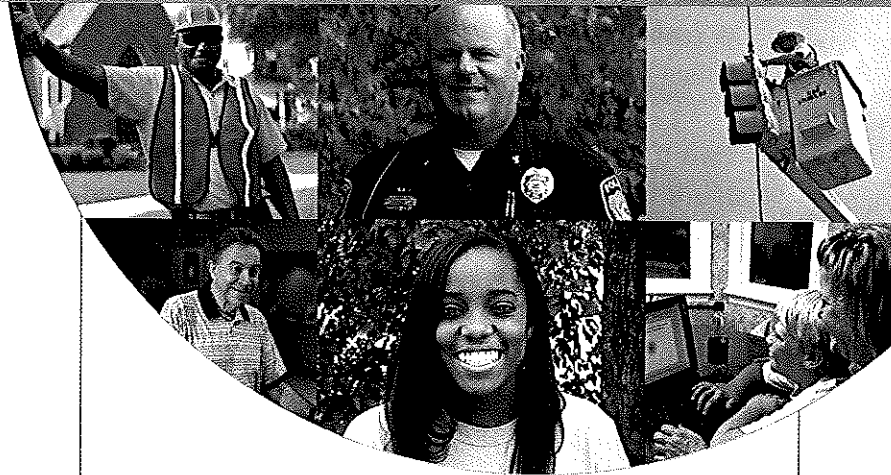
LGFCU serves members with more than 225 branches and 1,060 CashPoints ATMs in North Carolina, through an agreement with State Employees' Credit Union (SECU). This relationship gives LGFCU members access to one of the largest branch and ATM networks in the state.

Along with convenient account access, you get low interest rates on loans, high returns on deposits, very low fees and complimentary financial planning (some recommended products and services may have fees)—you even earn dividends on your Checking Account! And, your immediate family, including your grandparents and siblings, is welcome to come aboard once you've become a member.

Joining is easy!

Open a Share Account with as little as \$25, either through the Contact Center or at a local branch. From there, you can access all the services offered by LGFCU. We look forward to having you and your family as members!

For more information on LGFCU, visit www.lgfcu.org, call **888.732.8562** or visit a local branch—a branch and ATM locator is available on our website.



Exclusively local government.

We serve local government employees, elected/appointed officials, volunteers and their families. That's it.

While some credit unions may expand their charters to serve wide demographic groups, LGFCU is committed to focusing its efforts on one group, delivering services and products to the people we have worked with since 1983.

LGFCU is in it for you—the people of local government. You do your part, now let us do ours.

LGFCU Administrative Office

328 West Jones Street, Suite 600, Raleigh, NC 27603

919.755.0534 / 800.344.4846 / www.lgfcu.org

FAQs

What is a credit union?

A credit union is a not-for-profit financial cooperative organized to promote thrift and provide credit to members. It is member-owned and controlled through a volunteer board of directors elected by the membership. The result: Members are provided with a safe, convenient place to save and borrow at reasonable rates at an institution existing solely to benefit its membership.

Is a credit union different from a bank?

Yes. Credit unions can charge lower rates for loans, as well as pay higher dividends on savings, because they are not-for-profit cooperatives with no paid board members or stockholders. Not to mention, credit unions traditionally make loans to people of ordinary means. Credit unions also put great emphasis on educating members on financial matters. In a cooperative, all members are equal.

Who may join LGFCU?

To be eligible for membership, an individual must be associated with a local government in North Carolina or be a family member of a current LGFCU member.

Persons eligible to join LGFCU:

- An employee, elected official or appointed official of North Carolina local government
- An immediate family member of an LGFCU member

- A volunteer for North Carolina local government
- A retiree from North Carolina local government
- A spouse of a deceased person who was eligible for membership
- A person living in the same residence and maintaining a single economic unit with an LGFCU member
- All North Carolina fire and rescue/E.M.S. workers; volunteer and paid
- Persons associated with certain hospital systems; contact LGFCU for information



Danyelle of Winston-Salem
Joined LGFCU in 2001

Where do I go for services?

Since its beginning in 1983, LGFCU has contracted with SECU to deliver services to its members. This benefit to members—and opportunity for efficiency—allows LGFCU members to go to SECU branches for loans and account services. ATMs, the Contact Center and online access are all options as well.

Does LGFCU work with local government in other ways?

Aside from the financial education seminars offered through local government human resources offices, LGFCU offers Health Savings Accounts (HSAs) and other human resource services. We also offer commercial lending through our subsidiary, LGFCU Financial Partners, LLC. Through this subsidiary, local governments can obtain affordable, hassle-free financing for anything from an ambulance to a public library. Visit LGFCUpartners.org for more information.