

# Mountain Laurel FEDERAL CREDIT UNION

## VACATION LOAN SPECIAL

Escape this summer with a MLFCU Vacation Loan

Fly to your favorite beach, book a cruise, or explore the mountains! Whether it's a little 'ME' time, a romantic excursion, or a family getaway, we can help you get there. Wherever you want to go is a little closer.

You can borrow up to \$10,000 to use on flights, hotels, and anything else you need to have a great vacation.

To apply for a loan, you can visit one of our six locations or apply online.

Borrow up to with rates as low as

**\$10,000** **5.99%** APR\*

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.



TruStage Insurance Agency



**LOVE MY  
CREDIT UNION  
REWARDS**

AME, 241-15992, 1-891-81418

### SAFEGUARD WHAT MATTERS MOST

You Could Save Hundreds

on car/home insurance.

You could save on car insurance with a credit union member discount from TruStage Auto & Home Insurance Program! Some members can save even more from all the discounts offered.

Visit [bit.ly/41FT1jQ](http://bit.ly/41FT1jQ) to learn more.



For Credit Union Members Only

### 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.



### Private Student Loans for Every Type of Student

As you start thinking about how you are going to pay for school, you may be wondering if grants and scholarships (aka free money) will cover your full cost of college. And we hope it does! If free money isn't covering your costs, we offer great financial products and services to meet the unique needs of our members. That's why we've partnered with Sallie Mae® to offer private student loans for every type of student.

Applying is fast and easy!

Visit [www.salliemae.com/studentloans/mlfcu](http://www.salliemae.com/studentloans/mlfcu) for more information.

## 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 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 Street  
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](http://www.mlfcu.net)**

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## HOME IMPROVEMENT

Home Improvement Loan Special

Borrow up to

**\$15,000** FOR AS LOW AS: **6.24%** APR\*

\*APR: Annual Percentage Rate. Limited time only. Some credit restrictions apply. Rates are subject to change. Other rates and terms are available. Contact CU for more information.

## DRIVE4LESS!

Check out our Drive4Less program!

You can get a brand new or nearly new car for 0% down with a lower monthly payment than with a regular Auto Loan, AND you can easily upgrade your car every few years!

- No money down
- A payment you can afford
- Eliminates your risk of negative equity

For more information:  
Visit any MLFCU branch  
Call 814-834-9518  
Visit [mlfcu.net](http://mlfcu.net)

## Money Doesn't Grow on Trees IT GROWS HERE!



Check out our NEW Share & IRA Certificate Rates with terms from 6 months to 24 months

**6-Month**  
Share Certificate

**3.50%**  
APY\*

\$500 minimum to open.

**12-Month**  
Share Certificate

**3.75%**  
APY\*

\$500 minimum to open.

**24-Month**  
Share Certificate

**4.00%**  
APY\*

\$500 minimum to open.

**12-Month**  
IRA Certificate

**4.50%**  
APY\*

\$500 minimum to open.

**24-Month**  
IRA Certificate

**4.50%**  
APY\*

\$500 minimum to open.

\*APY = Annual Percentage Yield

### 2024 HOLIDAY CLOSINGS:

Independence Day – Thursday, July 4th  
Labor Day – Monday, September 2nd  
Columbus Day – Monday, October 14th  
Veteran's Day – Monday, November 11th  
Thanksgiving Day – Thursday, November 28th  
Christmas Day – Wednesday, December 25th  
New Years Day – Wednesday, January 1st, 2025

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