




Mountain Laurel FEDERAL CREDIT UNION




**FILE SMART.
SAVE BIG.**

Get the best member savings this tax season.

Take advantage of special member discounts and expert tax help. Plus, as a credit union member you could enter for a chance to win \$10,000 from Love My Credit Union Rewards.

SCAN QR CODE TO GET DISCOUNTS or visit <https://bit.ly/46KHjWz>



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.



IMPORTANT TAX INFORMATION:

When preparing your tax return this year, please make sure that your account number is correct. Also please make sure that the routing number is **231385798**.

Should you need to verify your account number, please call any of our offices and we will be glad to help you.

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

**THINKING ABOUT A NEW CAR?
THINK BIG.
THEN THINK SMALL.**

Do both with the **DRIVE4LESS** vehicle loan.

**2018 Chrysler Pacifica
Loan Amount = \$23,675**

TRADITIONAL LOAN	DRIVE4LESS LOAN
\$679 per month	\$385 per month

Loan amount does not include tax, title, or license. Assumes 36 month term 1.99% APR traditional loan and 36 month 2.99% APR DRIVE4LESS loan with a \$295 program fee. Residual: \$12,150. Rates dependent on credit history, collateral, and term.



MLFCU Office Addresses

 Credit unions are equal opportunity lenders.

NCUA
National Credit Union Administration, a U.S. Government Agency

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

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
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VISIT US ONLINE: www.mlfcu.net 



NO FEE HOME EQUITY LOAN

AS LOW AS:

5.25% APR* for up to 60 months

5.75% APR* for up to 120 months

6.25% 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.

CAMPER & BOAT LOANS

RATES AS LOW AS

7.49% APR*

FOR UP TO 72 MONTHS ON NEW

AND AS LOW AS

8.49% APR*

FOR UP TO 72 MONTHS ON 2014-2024 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.



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

SIDE BY SIDE/UTV LOANS FOR YOUR OFF-ROAD ADVENTURES!

RATES FOR NEW AS LOW AS

5.99% APR*

RATES FOR USED AS LOW AS

6.99% APR*

APR*= Annual Percentage Rate. Rates and terms may vary depending upon credit qualifications. Longer terms and rates are available. Not all borrowers will qualify for the lowest rate.



2025 HOLIDAY CLOSINGS:

Good Friday - Friday, April 18th - Close at Noon

Memorial Day - Monday, May 26th

Independence Day - Friday, July 4th

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