

Switching to LAFCU is easy. Start banking your way today!



### Locations

**Charlotte**  
1553 Lansing Rd.

**Collins Road**  
4600 Collins Rd.

**Corunna**  
2665 E. M-21

**DeWitt**  
12850 N. US-27

**Eaton Rapids**  
1505 Kyle St.

**Mason**  
750 Cedar St.

**Owosso**  
1720 W. M-21

**South Lansing**  
1121 Keystone Ave.

**St. Johns**  
2317 S. US-27

**West Lansing**  
106 N. Marketplace Blvd.

### Hours

**Monday - Friday**  
9:00 a.m. - 5:30 p.m.

**Saturday**  
9:00 a.m. - 12:00 p.m.

# YOU DO YOU

*Benefits of Membership*



Text Us: 517.622.6600

### Mailing Address

LAFCU  
P.O. Box 26188  
Lansing, MI 48909

Federally  
Insured by  
NCUA



NMLS ID 562117

MAKE THE MOVE TO  
**LAFCU**  
YOUR CREDIT UNION FOR LIFE

# Benefits for You:

Becoming a LAFCU member opens the door to many products and services that help you achieve your financial goals, and make your banking - and your life - easier. We can serve you, your friends, and your family statewide!

## ● E-Checking

- Debit card
- E-statements only - no paper clutter!
- Non-interest bearing
- Bill Pay
- Online and Mobile Banking
- No monthly maintenance fee
- 99 cents Overdraft Protection (ODP)
- Access your account at nearly 30,000 surcharge-free ATMs across Michigan and the country (a transaction fee may apply)
- Free unlimited LAFCU ATM transactions
- Five free non-LAFCU ATM transactions per month\*

## ● Health Savings Accounts

- \$5.00 minimum balance
- Monthly dividends

## ● Express Cash

Express Cash helps you stay prepared. Get up to \$2,000\* with no credit check, lower rates, and quick access. Benefits include: 24/7 fund access, no credit check, no hidden fees, and credit-building potential.

## ● 99 Cents Overdraft Protection (ODP)

Overdraft Protection helps when you lose track of your balance or forget to transfer funds, saving you time, hassle, and merchant fees. ODP covers: Checks, Automatic bill payments, Preauthorized debits, and Other transactions using your account number\*

## ● Debt Consolidation

Combine credit cards, lines of credit, or other loans into one simple payment. Lower your monthly expenses and take control of your finances with ease!

## ● Your Life. Your Loan

Whether it's a big goal or a small need, this flexible loan is ready when life takes a turn.

## ● Direct Deposit

Have your paycheck, social security or other regular income deposited directly into your account.

## ● ATMs

Enjoy unlimited fee-free transactions at LAFCU-owned ATMs and 30,000 surcharge free ATMs nationwide.

## ● Remote Deposit

Take a photo of a check to deposit it in the mobile app.

## ● Online and Mobile Banking

The ultimate in banking convenience. Make payments, transfer funds, view account histories and handle many other transactions online anytime, anywhere - at no charge. Download the app in Apple or Android.

## ● E-Statements

Eliminate the hassle of paper statements, and enjoy the convenience and security of viewing your statement online through Online and Mobile Banking.

## ● Bill Pay

Make bill paying and budgeting easier - have payments made from your account automatically! It's easy, convenient, secure, and you can manage Bill Pay through Online Banking 24/7.

## ● Credit Cards

Whether you are looking for cash back, a low rate, or rewards, we have you covered.\*

- Signature
- Rewards
- Simple
- Secure

## ● Real Estate Loans

- Mortgages & refinancing
- Home Equity
- Home Equity Line of Credit (HELOC)
- Home Improvement
- Construction Loans
- Mortgage Retirement Loan
- 10/6 Arm Loan

## ● Investment/High Yield Accounts

- Term Share certificates
- IRAs, including Roth and IRA certificates
- Money Market accounts
- Certificates of Deposit start at \$50
- Jumbo CD start at \$10,000

## ● Business Accounts and Services

- Checking and debit accounts
- Business loans
- Business credit card

## ● Other Services

- Laff-e and Friends
- LAFCU My Way Club
- Advantage 55 Club
- Investment Services
- Insurances: Mechanical Repair Coverage, GAP Protection, and Accidental Death & Dismemberment

\*Limited to first five (5) non-LAFCU ATM transactions per month. Fees from other institutions may apply.\*\*Annual Percentage Rate. Programs, rates, terms and conditions are subject to change without notice. In order to be eligible for an Express Cash Loan you must be a LAFCU member for 90 days. Loan amounts range from \$200 - \$2,000 and require automatic payments. No more than two Express Cash Loans at the one time. Other conditions may apply. \*\*Restrictions apply.\*Annual Percentage Rate. Rate accurate as of 12/16/24. Programs, rates, terms and conditions are subject to change without notice. Subject to credit qualification and approval. Additional restrictions may apply.