

# Member news

WINTER 2024

ROLL INTO CD SAVING!

Up to  
**5.5%**  
APY\*



9 12 15 23 month  
Special Terms!

\*Annual Percentage Yield. Rates accurate as of 01/02/24. Rates are subject to change without notice. Special offer is good 01/02/24 - 02/29/24 when you open a new 9 month at 4.65% APY, 12 month at 4.30% APY, 15 month at 5.0% APY, or 23 month at 5.5% APY term Regular (\$500 minimum deposit), Jumbo (\$10,000 minimum deposit), or IRA CD (minimum \$500 deposit) or transfer an existing CD to one of these terms. Fees can reduce earnings. Penalties for early withdrawal will apply. Full details can be viewed at [lafcu.com/cds](http://lafcu.com/cds).

## Invest in an IRA

Individual Retirement Accounts (IRAs) are a great way to invest your money and earn more back for retirement while being tax deductible. Learn more at [lafcu.com/IRA](http://lafcu.com/IRA)



Love My Credit Union rewards

Amited powered by **T-Mobile**

**Credit Union Member Offer**  
**ACTIVATE. CELEBRATE.**

Get \$50 when you switch to T-Mobile.\*  
After rebate via virtual prepaid card when you port-in a new voice line on a qualifying plan.

[lafcu.com/lovemycreditunion](http://lafcu.com/lovemycreditunion)

\*Restrictions Apply

## At LAFCU, we have CD Options for Everyone!



**MOO-ve Your Rate**

Any Moo-ve Rate JUMBO Certificate will qualify for one rate change in a 24, 36, 48 or 60 month term!\*\*

[lafcu.com/mooverate](http://lafcu.com/mooverate)

\*\*Rates are subject to change. Valid on 24-month, 36-month, 48-month, and 60-month MOO-ve Rate Jumbo Certificate of Deposit accounts. A minimum deposit of \$10,000 is required for a Jumbo CD. Once you purchase a MOO-ve Rate Jumbo Certificate you are permitted an option for one-rate change from the current rate to a currently offered rate for the same term-Jumbo product. This is permitted once during the first 12 months after initial purchase and is required to be requested in person, written or via Online banking. The APY assumes that interest earned will remain on deposit until maturity. A withdrawal from this account will reduce earnings.

## Send your Debt flying

**1.99%** Balance Transfer  
intro APR for 12 months\*

[lafcu.com/creditcards](http://lafcu.com/creditcards)



\*Annual Percentage Rate. Offer is valid from 01/1/24 - 03/31/24. Introductory 1.99% APR for 12 months from the date of each transfer. Offer not valid for existing LAFCU balances. After the intro APR expires, APR will vary from 8.49% - 18.99% based on creditworthiness. Membership is required. 1% foreign transaction fee where applicable. Other restrictions may apply.



# SQUISH YOUR DEBT

Rates as low as 8.99% APR\*

## with LAFCU's Debt Consolidation Loan

\* Annual Percentage Rate. Rate accurate as of 01/01/24. Programs, rates, terms and conditions are subject to change without notice. Subject to credit qualification and approval. Additional restrictions may apply.

[lafcu.com/debtconsolidation](https://lafcu.com/debtconsolidation)

### Annual Meeting Notice

In accordance with LAFCU's Bylaws, the Nominating Committee will nominate one candidate for each Board of Director position that expires on **April 25, 2024**.

Members interested in becoming a member of LAFCU's Board of Directors may submit to the attention of the "Nominating Committee" a cover letter and resume for their consideration in future elections or vacancies.

A member wishing to stand for election who has not been nominated by the Nominating Committee may exercise the petition option under the Bylaws to be placed on the Annual Meeting ballot for a Board of Director position.

Petitions are required to have 1% of the members' signatures on a credit union-provided "Nomination Petition" turned in to the credit union by **March 11, 2024**.

In the event the candidates exceed the number of positions up for election, a ballot election will be conducted during the credit union's Annual Meeting on **Thursday, April 25, 2024**. Cover letters and resumes for the Nominating Committee should be addressed as follows:

LAFCU  
Attention: Nominating Committee  
PO Box 26188  
Lansing, MI 48909

For Nominating Petition requests for the Board of Directors, please contact **Christine Wood, 517.622.6520**.

The Nominating Committee is presenting the following slate for your consideration:

|                          |                            |
|--------------------------|----------------------------|
| <b>Credit Committee:</b> | <b>Board of Directors:</b> |
| Diann Vsetula            | Tommie Culpepper           |
| Linda Hodge              | Mel Place                  |
|                          | Melvin Coleman             |

### SHRED DAY

Join us to shred your sensitive documents for free.\*  
**Saturday, April 27 (10 am - Noon)**

Location: West Lansing Branch, 106 N Marketplace Blvd

\*Maximum 4 Banker Boxes per member

Visit [lafcu.com/events](https://lafcu.com/events)

### Save More With LAFCU's Holiday Club

With a holiday club account, you can save throughout the year for all of your holiday shopping.

Visit [lafcu.com/holidayclub](https://lafcu.com/holidayclub)

### Privacy Policy

View LAFCU's current Privacy Policy by visiting [lafcu.com/privacy](https://lafcu.com/privacy)

### Membership Agreement

View LAFCU's current membership agreement by visiting [LAFCU.com/membershipagreement](https://lafcu.com/membershipagreement)

### Account Fees

View LAFCU's current fee schedule by visiting [lafcu.com/feeschedule](https://lafcu.com/feeschedule)

### Member Benefits

View all the Benefits to being a LAFCU member by visiting [lafcu.com/benefits](https://lafcu.com/benefits)

### Closed Dates

LAFCU is closed on the following holidays

Martin Luther King, Jr. Day  
**January 15**

Presidents' Day  
**February 19**

## COMING SOON

Earn Rewards with LAFCU when you Refer Your Family & Friends.\*

\*Terms and conditions apply.

Visit [lafcu.com/referafriend](https://lafcu.com/referafriend)

