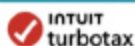


# Mountain Laurel FEDERAL CREDIT UNION

## Get Your Max Refund



- ✓ Exclusive member discounts
- ✓ Expert help to make filing stress-free
- ✓ PLUS, enter for a chance to win \$10,000!



As a Mountain Laurel Federal Credit Union member, you can save 20% on TurboTax®, whether you file yourself or have an expert file for you. Or save up to \$25 on in-office tax prep services from H&R Block and get your taxes done by professionals. You can save even more with early-season pricing when you file by February 28th.



Plus, you can enter for a chance to win \$10,000 in the Tax Time Sweepstakes from Love My Credit Union Rewards.

Take a few minutes now to lock in your discount, right from your phone. Scan the QR code to get started or visit our credit union website.

## SIDE-BY-SIDE/UTV/OFF-ROAD ADVENTURE

Let MLFCU take you beyond the road and into the wild.

NEW RATES  
AS LOW AS

**5.365%**  
APR\*

USED 2024-2014 RATES  
AS LOW AS

**6.365%**  
APR\*

UP TO 48 MONTHS



\*APR=Annual Percentage Rate. Rates and terms may vary depending upon credit qualifications. Rate listed above includes the Member Service Rewards discount for having 4+ services and the discount for adding debt protection/GAP to your loan.

## RING IN THE NEW YEAR WITH A NEW OR USED RIDE!



**New and Used Auto Loan Rates  
as low as 4.51% APR\* for up to 72 months.  
Eligible on all 2018 to 2026 models.**

\*APR=Annual Percentage Rate. Rates and terms may vary depending upon credit qualifications. Rate listed above includes the Member Service Rewards discount for having 4+ services and the discount for adding debt protection/GAP to your loan.

## 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

### 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 assist you.

## 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)**

# YOU'RE INVITED... Join us at the **2026** **56<sup>TH</sup> ANNUAL MEETING**



**Saturday, April 18th, 2026 at the Johnsonburg Fire Hall, Johnsonburg, PA.**  
**Doors open at 3:00 pm & business meeting starts promptly at 4:00 pm with dinner to follow. This year's entertainment is a Karaoke Night by Play Nice Entertainment.**  
**\$20.00 per member on or before April 3rd or**  
**\$22.00 per member from April 4th - April 17th**



## DIG YOURSELF OUT OF HOLIDAY DEBT

**Consolidate your bills with a Holiday Consolidation Loan.**

**Rates As Low As**  
**5.95% APR\* for up to 36 months**  
**6.95% APR\* for up to 48 months**  
**7.95% APR\* for up to 60 months**

APR\* = Annual Percentage Rate. Limited time only, some credit restrictions apply. Rates are subject to change. Contact CU for more terms and conditions that may apply. Checks must be payable to creditors.



### Annual Meeting Reservation Form

Name: \_\_\_\_\_

(One guest per Member) & (One person to a line, please)



1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Total Number \_\_\_\_\_ X \$20.00 (on or before April 3rd) = \$ \_\_\_\_\_

Total Number \_\_\_\_\_ X \$22.00 (from April 4th - April 17th) = \$ \_\_\_\_\_

#### PAYMENT OPTIONS:

Check enclosed or deduct from:  Checking  Savings

*Please make checks payable to MLFCU*

Account #: \_\_\_\_\_ Authorized by: \_\_\_\_\_

(Member Signature)

RETURN TO: MOUNTAIN LAUREL FEDERAL CREDIT UNION

413 S. Michael St., Box 193, St. Marys, PA 15857



### 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.



## TruStage™

**Member Exclusive Savings Through the TruStage™ Auto & Home Insurance Program**

**Have you compared auto and home insurance rates lately? Now is a great time to start.**

As a MLFCU member, you have the chance to save money on your auto and home insurance with the TruStage Auto & Home Insurance Program. Your credit union trusts TruStage™ to provide honest, straightforward service from representatives who will always put your needs first.

TruStage offers the coverage you expect from leading insurance companies, the service you deserve and you could save hundreds.

Protect your important assets! See how much you could save by switching.

Visit [lovenycrreditunion.org](http://lovenycrreditunion.org) to learn more

# VISIT US ONLINE: [www.mlfcu.net](http://www.mlfcu.net)