

## Welcome to the LFCU Family

Proudly serving Hall and Jackson Counties





## Welcome to the LFCU family!

Thank you for trusting us with your financial security and needs. By joining Lanier Federal, you are not only a shareholder, you are a part of the growing LFCU family! Unlike traditional banks, LFCU returns its profits back to its members in ways that will directly benefit you. Lower loan rates, higher dividends, fewer service fees, and unbeatable personalized customer service to name a few benefits.

While we offer numerous online and mobile services for your convenience, we always look forward to serving you in person. Be sure to follow us on our social media to keep up with all the new happenings with YOUR credit union.

We look forward to serving you for many years to come.

Todd A. Jones

CEO

"Do unto others as you would have them do unto you."
Luke 6:31



Follow Us on Social





#LanierFCU #LFCU

"YOUR Credit Union
Serving YOUR Community!"

## Credit Unions vs. Banks

A Credit Union is a financial, NOT-FOR-PROFIT cooperative created for and by it's members who are it's depositors, borrowers, and shareholders.

A Bank is a FOR-PROFIT institution created to serve and gain profits for its depositors and stockholders who share no ownership, and is open to the public.

Credit Union

Members are it's

depositors,

shareholders and
borrowers.

Bank Customers have no ownership interest in the institution. Banks are owned by investors who may or may not be depositors.

A Credit Union's profits are distributed right back to their members in the form of better rates, low or no fees and new services.

Competition between banks prohibits a sharing of resources and returns profits to stockholders.

A Credit Union's Board of Directors are strictly Volunteers and are regulated/insured by the National Credit Union Administration (NCUA).

Banks pay their Board of Directors and are regulated/insured by the Federal Deposit Insurance Corporation (FDIC).

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