

Need to Payoff a High Rate Credit Card or Personal Loan?

Our personal loan rates are as low as 7.99% APR.

Our maximum loan is \$20,000.

Loan Interest Savings Examples;

If you borrowed \$7,500 from LMFCU and paid it back at 7.99% over 45 months, you would save \$1,148 in loan interest!*

If you borrowed \$15,000 from LMFCU and paid it back at 7.99% over 57 months, you would save \$2,990 in loan interest!*

Apply for a loan by telephone or online at Imfcu.org in less than 10 minutes. Loans are typically approved within an hour.

You may sign your loan documents using any device with a secure e-signature.

*Examples assume a LMFCU loan rate of 7.99% APR compared to another lender's rate of 14.99% APR. APR = Annual Percentage Rate. LMFCU rates quoted assumes a FICO score of 730+.

Buying a Used Vehicle? We Can Help!

- Rates as low as 2.24% APR
- 100% financing is available*
- Repayment terms up to 6-years*
- Finance back through the 2008 model year*
- Get pre-approved for your loan
- See our auto buying tips at Imfcu.org
- Find your vehicle with the LMFCU Auto Buying Center
- Use Autodraft to create your loan at the dealer
- Consider our low cost GAP and extended warranties



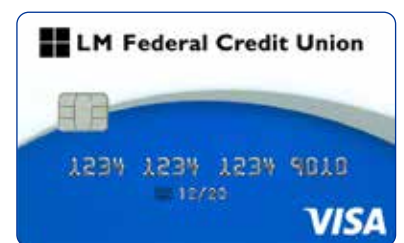
APR = Annual Percentage Rate.

*Restrictions apply. Rate quoted assumes a FICO score of 730+.

LMFCU Platinum Visa Credit Card

Take advantage of our 0% introductory rate for 6-months on purchases and balance transfers! Transfer your bank credit card balance to your LMFCU Platinum card. A low 2% balance transfer fee applies.

Visit Imfcu.org for additional information or to apply for a credit card.



Need To Deposit a Check?

Mobile Deposit allows you to deposit checks directly into your personal checking or savings account using your Android phone or iPhone.

You must enroll for Online Banking and download and activate the Mobile Banking app to use Mobile Deposit. Contact a Member Service Representative or visit Imfcu.org for details.

Annual Membership Meeting Held October 26th

Our 2019 Annual Report was distributed at the annual meeting. Members learned about the state of the Credit Union and received updates from the Board of Directors, the President and other officials.



Drawings for several gift certificates were held. Visit the "What's New" note at lmfcu.org for details.

Quick Tips to Increase Your Savings

One of the most important things you can do to boost your savings and get your monthly spending under control is to trim the fat from your expenses.

Once you've explored the obvious choices, like planning and preparing meals at home and cutting out the daily coffee run, it's time to explore deeper cuts you can make that might offer a lasting impact on your efforts to save. Visit the "What's New" note at lmfcu.org for details.



Holiday Club Withdrawals

You may make your annual holiday club account withdrawals by December 15th by contacting a Member Service Representative.

A holiday club is a separate savings account to save for annual holiday expenses.

Deposit options include payroll deduction and an automatic recurring account transfer.

You may open a club account by telephone or online at lmfcu.org.

Service Fee Updates

Effective December 1st service fees will be updated as follows:

Regular checking: If \$500 average balance not maintained; monthly fee of \$10

Interest checking: If \$1,000 average balance not maintained; monthly fee of \$10

Free checking: \$10 monthly fee if no activity in the last 3-months

Member check cashing fee if less than \$200 on deposit and no other relationships; \$4 per check

Remember!
You can apply for a loan by telephone or online at lmfcu.org

Office Closings

Monday, November 11th - Veterans Day

Thursday, November 28th - Thanksgiving Day

The office will be OPEN Friday, November 29th.



Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@lmfcu.org

Phone Numbers: 410-687-5240 • 800-410-0501

Facebook: facebook.com/LMFederalCreditUnion

Temporary COVID-19 Hours:

Lobby, Drive Thru & Phone Hours: Monday - Friday: 9 am - 5 pm EST



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Where people are worth more than money.™

