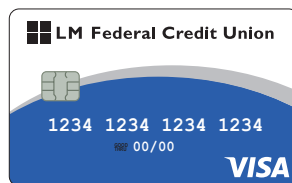


## LMFCU Platinum Visa Credit Card

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](http://Imfcu.org) for additional information or to apply for a credit card.



## Have a Visa Check Card?

### Going Away For The Holidays?

We will flag your account so that our card monitoring systems won't freeze your card when you perform a transaction outside of your usual card usage location. Contact the office for details.

## Getting a Loan is Easy!

### Getting a Loan is Easy!

Need to consolidate bills, buy or refinance a vehicle or complete home improvements?

Apply for a loan in as little as 10 minutes, online at [Imfcu.org](http://Imfcu.org), by telephone or in-person.



Loans are typically approved within an hour or by the next business morning. Sign your loan agreements with a secure e-signature. Funds are disbursed by electronic transfer or FedEx.

## Limited First Mortgage Refinance Loan Available

Paying more than 3.5% APR\* on your first mortgage on your primary residence with another lender?

For a limited time only we are offering low refinance rates!

- APR as low as 2.75% for a 15-year term
- No points or application fees
- Maximum loan-to-value of 80%\*\*
- Maximum loan of \$200,000\*
- Maximum repayment term of 15-years
- Available on your primary residence only



Contact **Jon Brewin** at telephone extension 515 or by email at [jbrewin@Imfcu.org](mailto:jbrewin@Imfcu.org) for details.

\* APR = Annual Percentage Rate \*\* Rates are subject to change without prior notice. Maximum loan amount, rate and loan to value are based on your credit score. Lower LTV's and loan amounts apply for credit scores below 730. Loans for a home purchase are not available. Available on your primary residence in MD, PA, DC, NJ and VA. LMFCU is an equal housing lender.

## Need a Fast Holiday Shopping Loan?

### Going Away For The Holidays?

- Rates are as low as 7.99% Annual Percentage Rate
- Perfect credit not required!
- Apply by telephone or online at [Imfcu.org](http://Imfcu.org) in less than 10 minutes.
- Loans are approved within a few hours.
- Sign your loan documents using any device or smart phone.



# Protect Yourself When Making Online Purchases!



- Don't use public wi-fi
- Never provide your social security #
- Research the website before ordering
- Only shop secure websites
- Watch out for high shipping charges
- Print and keep purchase receipts

# Visa Gift Cards Available!



Visa gift cards of up to \$1,000 are available in the Credit Union office.

# Minimize Contact Risk With Mobile Wallet

Download and activate Apple Pay, Google Pay or Samsung Pay on your smart phone. Pay for items using your smart phone or smart watch. An active Visa Check or Credit Card and our mobile banking app are required. Mobile wallet services also provide an additional level of security to protect your Visa Check card.

# Year-End Financial Checklist

- Total up your year-to-date spending.
- Check in with your financial planner or tax professional.
- Check and re-balance your investments.
- Check your various insurance coverage's.
- Update your W-2, benefits and estate plan if necessary.
- Do a last-minute tax review.
- Save time and cut back on waste with online bill pay and deposits.



Selected Loan Rates	APR as low as
New Auto, 5 year	1.99% APR
Used Auto, 5 year	2.24% APR
Refinance First Mortgage*	2.75% APR
Home Equity Line**	1.99% APR
Fixed Home Equity, 7 year	3.74% APR
Fixed Home Equity, 10 year	3.99% APR
Boat & RV, 10 year	4.49% APR

APR=Annual Percentage Rate \*15 Year term, maximum 80% loan to value \*\*9-month introductory rate

**Visit [Imfcu.org](http://Imfcu.org) for all loan rates**



# Office Closings

Thursday, December 24th - Christmas Eve - Close at 1 pm  
 Friday, December 25th - Christmas Day - Closed  
 Thursday, December 31st - New Year's Eve - Close at 3 pm  
 Friday, January 1st - New Year's Day - Closed



## Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: [info@lmfcu.org](mailto:info@lmfcu.org)

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

Facebook: [facebook.com/LMFederalCreditUnion](https://facebook.com/LMFederalCreditUnion)

Temporary COVID-19 Hours:

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



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