

Deposit Rate Survey - How Do We Match Up?

As you know, the Credit Union is a not-for-profit, federally insured financial institution.

Accounts are federally insured by NCUA up to \$250,000.00.

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

Visit lmfcu.org for an expanded rate survey.

Rates listed are Annual Percentage Yields

BANKS:	LMFCU	Bank of America	M&T Bank	Wells Fargo Bank
Savings \$1,000 Balance	0.50%	0.03%	0.02%	0.01%
Money Market \$5,000 Balance	0.70%	0.05%	0.05%	0.03%
Money Market \$50,000 Balance	1.00%	0.07%	0.05%	0.03%
Regular CD 12 Months \$2,500	2.10%	0.07%	1.40%	1.35%

Rate survey conducted January 28th, 2019. Interest rates may vary based on the deposit amount and other relationships. Promotional rates are not included. Rates shown are Annual Percentage Yields.

Credit Union Difference!

- Non-Profit - No Outside Stockholders
- Owned & Controlled by our Members
- Typically Better Rates & Lower Fees

Mobile Wallet Services Now Available!

You may use Apple Pay, Google Pay or Samsung Pay.

Mobile Wallet allows you to pay for items using your smart phone or smart watch.

Activate a mobile wallet service by February 28th and you will be entered in a drawing for a \$100 Visa gift card! An active Visa Check Card and our mobile banking app are required.

Mobile wallet services provide an additional level of security to protect your Visa Check card.



Contact a Member Service Representative for additional information.



Purchasing a Boat or RV? Have a High Rate Boat or RV Loan?

4.49% APR*, Loans of \$25,000+, up to 10-years
 4.74% APR*, Loans of \$25,000+, up to 15-years
 5.74% APR*, Loans of \$15,000 to \$25,000, 10-years

- Apply by phone, in person or online at lmfcu.org
- Sign your loan docs with a secure e-signature
- Disbursements by Federal Express
- Credit pre-approvals and fast loan approvals

*APR = Annual Percentage Rate, Credit and other restrictions apply. Rates assume a FICO credit score of 730+.



Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season.



To access the member discount, click on the TurboTax web banner located at lmfcu.org. Start today and save!

Visit <http://turbotax.intuit.com/lp/you/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Getting a State and/or Federal Income Tax Refund?

Have your refund direct deposited to your LM Federal account.

Use direct deposit to get your refund faster!
LM Federal's routing number: 252076390



Office Holiday Closing

The Credit Union will be closed Monday, February 18, 2019 for President's Day.

Are You Headed Off To College or Trade School in 2019?

The \$12,000 Credit Union College Scholarship Program for 2019 is underway now!

Those who apply will receive a \$50 Visa Gift Card for their submission!!



Deadline for applications is March 31, 2019.

Visit lmfcu.org for additional information.

Selected Loan Rates	APR as low as
New Auto, 5 year	2.99% APR
Used Auto, 5 year	3.24% APR
Home Equity Line*	2.49% APR
Fixed Home Equity, 5 year	3.84% APR
Fixed Home Equity, 7 year	4.34% APR
Personal Loan	8.89% APR

APR=Annual Percentage Rate *6-month introductory rate
Visit lmfcu.org for all loan rates

Johns Hopkins Children's Center

Thanks to the many members who made a small donation to the Hopkins Children's Center during our December donation drive.

The total donation amount was \$824.88, which included a match by the Credit Union.

We encourage everyone to consider making a donation to this great organization.

Visit www.hopkinschildrens.org

Thank you

Contact Information

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Facebook: facebook.com/LMFederalCreditUnion

Lobby Hours: Mon-Thurs: 9 am - 5 pm • Friday: 9 am - 7 pm

Drive Thru & Phone Hours: Mon-Thurs: 9 am - 6 pm EST • Friday: 9 am - 7 pm EST



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