

Credit Cards - Get Ready!

Coming Later in March

- 0% APR for first 6-months (on purchases & balance transfers)
- No annual or over the limit fees
- Ongoing rates as low as Prime plus 5.9%
- Generous rewards program



Visit lmfcu.org for updates.

Extended Warranty Program - Improved Again!

Our extended warranty costs are typically lower than the dealers and provide the same or better coverage!

Factory type coverage is now available back through the 2014 models with up to 100,000 miles.

Electronics coverage is available back through the 2010 models.



Contact Jon Brewin at 800-410-0501 extension 515 or at jbrewin@lmfcu.org for details.



- Open a new Home Equity loan or line and get \$100!* Minimum loan or line of \$25,000 required

- Open a new checking account and get a bonus deposit of up to \$100*
- Get a \$50 Cash Bonus if You Refinance Your Auto Loan With LMFCU

*Various restrictions apply. Checking account offer requires a monthly direct deposit of \$500+ monthly and an active Visa check card. Auto loan bonus requires a minimum loan of \$10,000. Refinancing of existing LMFCU loans not eligible. Visit lmfcu.org or contact the office for details.

Smart Ways to Use Your Tax Refund

- Make a Down Payment on a New Car or Home
- Use it to Help Payoff Existing Debt
- Add It to Your Emergency Fund or Invest It
- Or Save a Little for Something Fun!

Use direct deposit to get your refund faster!

LM Federal's routing number: 252076390

New Office Hours

We are considering the following changes to our office hours.

Let us know your opinion at email@lmfcu.org

Thursdays: Extend lobby hours from 5:00 pm to 6:00 pm

Fridays: Close the office at 6:00 pm, one hour earlier than usual.



Insurance Institute for Highway Safety Ratings Released

Whether you're looking to upgrade your current vehicle, buy your first car or buy for a loved one, you'll want to know what car is safest in a collision.



Visit iihs.org for details.

Are You Headed Off To College or Trade School in 2020?

The \$12,000 Credit Union College Scholarship Program for 2020 is underway now!

Apply and you will receive a \$50 VISA Gift Card for their submission!!



Deadline for applications is March 31, 2020.

Visit Imfcu.org for additional information.

Forget Your Wallet? No Problem! Pay With Mobile Wallet!

Mobile Wallet allows you to pay for items using your smart phone or smart watch with Apple Pay, Google Pay or Samsung Pay.

Simply upload your Visa check card into the mobile pay app. Mobile Wallet services provide an additional level of security to protect your Visa Check card.



Selected Loan Rates

APR as low as

New Auto, 5 year	2.49% APR
Used Auto, 5 year	2.74% APR
Home Equity Line*	2.49% APR
Fixed Home Equity, 5 year	3.84% APR
Fixed Home Equity, 7 year	4.34% APR
Signature	8.99% APR
Boat & RV, 10 year	4.49% APR

APR=Annual Percentage Rate *6-month introductory rate

Visit Imfcu.org for all loan rates

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 for details.



Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@Imfcu.org

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

Facebook: [facebook.com/LMFederalCreditUnion](https://www.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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Where people are worth more than money.™

