

## Loans are Available!

The banks may be pulling back on lending, but we still have money to lend!

Apply for a Loan: By telephone 9 a.m. to 5 p.m. weekdays or online at [lmfcu.org](http://lmfcu.org) 24 hours a day.

Complete my loan: Agreements may be signed by secure e-signature.


Loans proceeds are disbursed by electronic transfer or Federal Express.

Finance your dealer vehicle purchase with our Autodraft loan check.

Home equity loans are safely settled at our office or at a location convenient to you.



## Transfer Your Auto Loan At Another Lender to LMFCU!

- Delay your first payment for up to 90-days\*
- Get a cash bonus of up to \$100! 
- Rates as low as 1.99% APR\* (2019 & 2020 models)
- Rates as low as 2.24% APR\* (2015 to 2018 models)
- 100% financing, terms up to 7-years available\*\*
- Apply by telephone or online at [lmfcu.org](http://lmfcu.org)

\* 90-day deferral is subject to credit approval. Minimum loan of \$10,000 required. Available on 2013 or newer models. Minimum credit scores and other restrictions apply.

\*\* Refinances of existing LMFCU loans not eligible. Minimum loan of \$20,000 required. \$50 refinance bonus for loans of \$10,000+ Rates quoted assume a FICO score of 730+. Extended terms and financing of older models are subject to restrictions.

## Make an Appointment to Visit the Office For Personal Service



If you prefer to meet with a representative, call the office to discuss your needs. In many cases your transactions may not require an office visit. But visits may be arranged by appointment.

## Office Drive Thru & Telephone Service Hours

Our lobby remains closed to the public. We continue to serve members online, by telephone, in-office by appointment and in our drive-thru.

Drive-thru and telephone member service are available from 9 a.m. to 5 p.m.

Monday through Friday.

Watch for future news as we are planning the re-opening of lobby service.



## Can't Visit Our Office? No Problem!

**Deposit a Check** using Mobile Deposit (with our mobile banking app) or through the mail.

**Withdraw Funds** at a no-surcharge Co-op ATM, by electronic transfer using Bill Pay or by having a check mailed to you.

**Get Account Information** and perform account transfers with Online, Mobile or Telephone Banking, or call the office.



## Resources at Imfcu.org:

Visit our **What's New** page for the following:

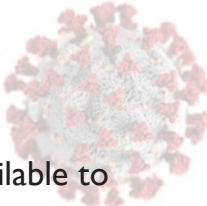
Tips to Buying a Car in Today's Environment

How to Dispute Credit Bureau Errors

Credit Score Tips



## LMFCU Emergency Assistance Program



Here is a short list of assistance available to members who have been directly impacted by COVID-19, Visit [Imfcu.org](http://Imfcu.org) for details.

- Emergency assistance loans up to \$3,000 at 4.99% Annual Percentage Rate.
- Refunds of loan late fees, non-sufficient funds (NSF) fees and LMFCU foreign ATM usage fees upon request
- Penalty-free certificate & club account withdrawals

## Selected Loan Rates

APR as low as

New Auto, 5 year	1.99% APR
Used Auto, 5 year	2.24% APR
Home Equity Line*	1.99% APR
Fixed Home Equity, 7 year	3.99% APR
Fixed Home Equity, 10 year	4.24% APR
Signature	8.99% APR
Boat & RV, 10 year	4.49% APR

APR=Annual Percentage Rate \*6-month introductory rate

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

## Out of work due to COVID-19? Have a LMFCU loan?

If you have a LMFCU loan you can skip a monthly payment. Loan modifications and extensions are also available.

Please contact the office regarding your accounts and loans.

Financial Help

## LM Federal Credit Union Members Can Get \$200 Cash From Sprint

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

**Claiming your cash rewards is easy**

1. Switch to Sprint and mention that you're a credit union member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks. Get rewarded for loyalty

**Register now to receive a \$100 loyalty cash reward every year starting one year after registration.**

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit [lovemycreditunion.org/reward-tracker](http://lovemycreditunion.org/reward-tracker). Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit [sprint.com/returns](http://sprint.com/returns). Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

### 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

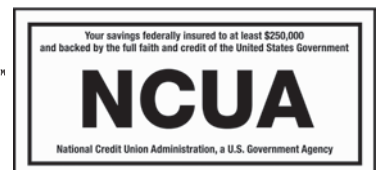
Facebook: [facebook.com/LMFederalCreditUnion](https://facebook.com/LMFederalCreditUnion)

Lobby Hours: Temporarily Closed

Temporary COVID-19 Drive Thru & Phone Hours: Monday - Friday: 9 am - 5 pm EST



AMERICA'S  
CREDIT UNIONS™  
Where people are worth more than money.™



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