



## Are You Preparing For Your Children's Financial Future?

Teaching your children about personal finances and money is essential for their financial future. We have educational and fun worksheets and information available to help teach children of all ages. Information is available for grades K-2, 3-5, 6-8 and 9-12.

### Visit [lmfcu.org](https://lmfcu.org) or stop in the Credit Union for the following:

- **Educational and fun worksheets** to teach children of all ages about money and saving.
- **Coin Jar Guess:** The closest guess without going over wins the coin jar value.
- **Open a New Child's Account or Educational Savings Account (ESA) and get\*:**
  - \$10 matching bonus deposit
  - A cool piggy bank
  - A chance to win a \$250 bonus deposit.
- Only \$25 minimum to open
- May deposit to a new children's share account or ESA account by, payroll deduction, automatic account transfer, by telephone or through Online and Mobile Banking.
- **Existing Child's Account\***  
Get the following when you make a \$5+ deposit:
  - Your choice of a toy from the prize box
  - A chance to win a \$100 bonus deposit

#### Educational Savings Account (ESA):

An ESA can provide benefits and relief in funding a student's secondary and college education expenses. Contributions are not tax deductible, but earnings grow tax-free (restrictions apply).

\*Restrictions apply. Promotions expire on June 30th. Coin jar and bonus deposit drawings to be held on July 2nd.

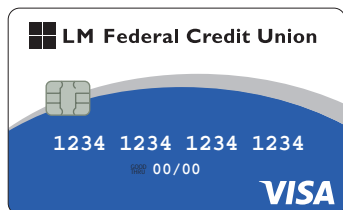


- **Visit the office with your child to spin our prize wheel for a free gift.**
  - Fun activities for kids.
  - Kids get a snack and gift bag!



# 1.99% Credit Card Balance Transfer Offer!

You may transfer balances from a credit card or personal loan with another lender to your new or existing LMFCU Visa Platinum credit card and pay a low 1.99% Annual Percentage Rate for 6 months!



**This offer ends on September 1st 2025.**

**Please contact the office to apply for a credit card and/or balance transfer.**

**Contact the Credit Union for complete details.**

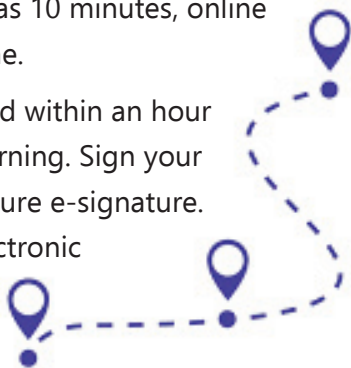
*After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Standard LMFCU credit card rates are as low as 13.40% APR*

## Getting a Loan is Easy! No Need To Visit The Office!

**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 [lmfcu.org](http://lmfcu.org) or by telephone.

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.



Selected Loan Rates	APR as low as
New Auto, 5 year	4.49% APR
New Auto, 6 year	4.99% APR
Used Auto, 5 year	4.74% APR
Home Equity Line <sup>1</sup>	2.99% APR
Fixed Home Equity, 10 year	5.74% APR
Fixed Home Equity, 15 year	6.24% APR
Personal Loans	8.49% APR
Boat & RV, 10 year	4.49% APR
APR=Annual Percentage Rate <sup>1</sup> 12-month introductory rate	
<b>Visit <a href="http://lmfcu.org">lmfcu.org</a> for all loan rates</b>	

## Save For Next Year's Summer Vacation!

**Open a Summer Vacation Club account!**

For example, setup a weekly deposit of \$75 and you'll have \$3,900 saved for next year.

**You may open a Club Account by telephone, in-person or online at [lmfcu.org](http://lmfcu.org)**



## Holiday Office Closing

**Juneteenth:** Thursday, June 19th  
**Independence Day:** Friday, July 4th

## Fraud Alerts Page at [lmfcu.org](http://lmfcu.org)

**Protect yourself from fraud and scams.**

Our "Fraud Alerts" website page is under the "Resources" tab and provides articles on how to protect yourself from fraud and scams. A few recent articles include:

- Impostor Scams
- QR Code Scams
- The Rise of Peer-to-Peer Payment Scams
- Social Security Scams



### 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, Drive Thru & Phone Hours:** Monday - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST



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

