

Computer System Upgrade: November 14th

The Credit Union will perform a major computer system update on the evening of Monday, November 13th through the morning of Tuesday, November 14th. VISA check card and Online/Mobile Banking access will be limited during this upgrade. The office may open later than usual on the morning of the 14th. Visit lmfcu.org for further information.



Internet Bill Pay Features

Don't forget that Internet Bill Payment supports the following transactions;

- Electronic or paper bill payment
- Electronic transfer to your account at another financial institution.
- Electronic transfer to someone else's account
- Gift Check & Charity Payments

Visit "Account Access" at lmfcu.org for details.



The Vehicle Loan Process

Buying and financing a vehicle purchase is painless with LM Federal.

- Apply for a loan pre-approval to confirm your rate and maximum loan
- New vehicle rates are as low as 1.99% APR*
- Used vehicle loan rates are as low as 2.24% APR*
- Search for your vehicle using our *AutoSMART* website
- Our Auto Center includes links for vehicle safety and fuel economy information
- Complete your dealer purchase with a convenient Autodraft
- Protect your vehicle with a no-deductible extended warranty
- Work with an experienced Credit Union loan adviser

*APR = Annual Percentage Rate, rates quoted assume a 4-year term, 10% down payment and automatic repayment



LMFCU.ORG Website

Check out the "Account Access" section of our new website. Information about Online & Mobile Banking, account monitoring, card access, deposit and withdrawal options, telephone banking and wire transfers are included.

Bank	Borrow	Account Access	Resources	About LM
Online & Mobile Banking Online Banking Mobile Banking Bill Payment eStatements		Account Monitoring Account Alerts CardNav Phone App VISA Purchase Alerts	Telephone Banking Touch Tone Teller Member Contact Center	
Card Access VISA Check Card ATM Debit Card		Depositing & Withdrawing Funds Making Deposits Withdrawing Funds	Wire Transfers Wire-in Deposits Wire-out Withdrawals	

New EMV Chip Cards

As of mid-October we completed the replacement of all “swipe” VISA check cards with a VISA EMV chip card.

The chip card technology will significantly reduce the potential for card fraud when the card is used at a merchant that accepts chip cards.

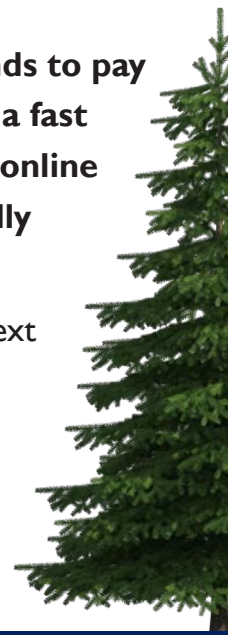


To minimize the risk for card fraud, we strongly urge members to download and use the free CardNav mobile app, which allows you to monitor and place limits on the use of your VISA check card.

Holiday Expenses

If you find yourself short of funds to pay for holiday expenses, apply for a fast personal loan by telephone or online at Imfcu.org. Loans are typically approved within an hour.

Avoid the need to borrow funds next year by opening up a Holiday Club account, which is a special account used to save for holiday expenses. You may open a club account by telephone.



Having Financial Problems?

Guidewell Financial Solutions, a non-profit agency, offers financial counseling services to all members of the community. Services are available nationwide online and by telephone. In-person counseling is available at branch locations in Maryland and Delaware.



- Credit Counseling, Bankruptcy, and Debt Management Plans
- Housing: Pre-Purchase Counseling, Reverse Mortgage Counseling, and Mortgage Delinquency and Foreclosure Prevention Counseling

guidewellfs.org - 800-642-2227

Unhappy With Your Bank Checking Account?

Get a \$75 Cash Reward* With a New LMFCU Checking Account

Checking Account Including Direct Deposit and a VISA Check Card

- No minimum balance or monthly service fee
- Surcharge-free ATM access at 30,000 Co-op ATMs
- Free use of Online Banking and Internet Bill Pay*
- Mobile Banking and eStatements are available



*ACH deposit of payroll or retirement income of at least \$500 per month required. Other restrictions apply. Free bill payment requires two plus payments monthly. Promotion expires 11-30-2017.

The Credit Union will be closed Thursday, November 23rd to observe the Thanksgiving federal holiday. The office will reopen Friday the 24th with regular business hours.

Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@lmfcu.org

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

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

Lobby Hours: Mon-Thurs: 10 am - 5 pm • Friday: 10 am - 7 pm

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



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