

Mobile Deposit Now Available!



Our new mobile deposit service will allow you to deposit checks directly into your LMFCU personal checking or savings account using your Android phone, iPhone or iPad.

You must have enrolled for online banking and downloaded and activated the mobile banking app to use mobile deposit. Once you log into mobile banking, select the “Deposit” option at the screen bottom.

There are limits and restrictions on the use of mobile deposit. Visit lmfcu.org for additional information.

Are You an Identity Theft Victim?

Visit lmfcu.org and check out our “Identity Theft Resources” page within the “Resources” tab to access a great Identity Theft Recovery workbook provided by the Federal Trade Commission (FTC).



You may also visit the FTC website at www.ftc.gov.

Get a Higher Rate With a Certificate Account*

You pick the term that works best for you from 3 to 48 months. Longer terms and balances of \$25,000 and greater earn higher rates. Dividends are compounded and paid monthly.

Low minimum to open: \$500 for terms of 6-48 months, \$1,000 for terms 3-5 months

Annual Percentage Yield of up to 2.60%

You may open an account by telephone or in-person.

*Accounts are subject to an early withdrawal penalty which may reduce earnings. Rates are subject to change without prior notice.



Attention MRAS Employees

As you are aware, General Electric has agreed to sell Middle River Aircraft Systems to Singapore Technologies Engineering. Do you have questions about your MRAS 401(k) plan?

- Are you aware of “In-Service Rollover” options?
- Need help in understanding your 401(k) plan?
- Want to avoid the six common 401(k) plan rollover pitfalls?



If these are concerns of yours, contact our financial advisor, Aaron Welch at 667-308-2724 or by email to awelch@moneyconcepts.com

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
Signature	8.89% APR
Boat & RV, 10 year	4.49% APR
APR=Annual Percentage Rate *6-month introductory rate	
Visit Imfcu.org for all loan rates	

All New LMFCU Auto Buying Center at Imfcu.org



Setup a free Auto Buying Center online account by November 30th and you'll be entered in a drawing for a \$250 Gift card.

- Expanded dealer network listing 4+ million new & used vehicles
- Know exactly what you want? Use the "Find It" tool
- Improved "side-by-side" vehicle comparison tool, (up to 5-comparisons)
- Create a free account and save your vehicle searches
- "Price Advisor", are you getting a fair deal?
- Free Carfax reports

Getting a Loan is Easy!

Apply for a loan in as little as 10 minutes, online at Imfcu.org, by telephone or in-person.

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.

Auto purchasers may use a pre-approved Autodraft check.



Credit Union Difference Drawing Winners!

Congratulations to Michael K. and Melvin S. Both won a \$50 VISA gift card for answering our Credit Union Difference Questions during International Credit Union Day on October 18th.



Office Closings

Monday, November 12th - Veterans Day federal holiday
 Thursday, November 22nd - Thanksgiving Day federal holiday
 The office will be open Friday, November 23rd.



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

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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CREDIT UNIONS™
Where people are worth more than money.™

