

Have a LMFCU Home Equity Line of Credit?

The Wall Street Journal prime rate dropped from 5.5% to 5.0% during the 3rd quarter of 2019.

LMFCU home equity line rates were adjusted on October 1st to reflect the change in the prime rate.

You may view your home equity line of credit information and initiate loan advances within Online and Mobile Banking. You may have the advance proceeds deposited to a LMFCU account or have a check sent to you in the mail.

Interested in a new Home Equity loan? Contact a Loan Specialist for program details.



Check Out Our Mobile Banking App!

The Mobile Banking app “TouchBanking”, available in the app store, includes an easy to read display, fast access to various options, an improved process for mobile check deposits.

- Check account balances
- View account history
- View pending purchases
- Transfer funds
- Deposit a check (Mobile Deposit)



To use the Mobile Banking app, you must first enroll in Online Banking. Then go to your app store and download the “TouchBanking” app.

Activate the app with the code “lmfcumobile”.

Holiday Club Withdrawals

You may make your annual holiday club account withdrawals by December 16th by contacting a Member Service Representative. Two penalty free withdrawals are permitted.

A holiday club is a separate savings account to save for annual holiday expenses.

Deposit options include payroll deduction or an automatic weekly or monthly account transfer.

You may open a club account by telephone or online at lmfcu.org.



Weighing the Costs of Delivery

It seems nowadays just about anything can be delivered right to your doorstep. And with grocery stores and restaurants jumping into the game, you may be wondering why you'd ever leave the house other than for work!



Check out the "What's New" note at lmfcu.org for details.

New Check Printing Supplier!

- **More Checks For Less Money:** New price for 150 blue safety duplicates is \$12.60. Our previous printer charged \$18 for 80 safety blue duplicate checks.
- **Faster Shipping:** Check orders will now be delivered within 7 to 10 business days. Orders are now trackable online.

To order checks please contact a Member Service Representative.



Current Promotions!

- 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*
- Open a new LMFCU membership and get a \$25 bonus deposit.



*Various restrictions apply. Checking account offer requires a monthly direct deposit of \$500+ monthly and an active Visa check card. New membership bonus requires a \$20+ weekly or equivalent payroll deposit. Visit lmfcu.org or contact the office for details.

Changing Jobs?

Don't forget to setup a payroll deduction/ direct deposit to the Credit Union.

Our routing number is 252076390.

You may have a single payroll deposit allocated to multiple accounts or loans.

After a while you probably won't even notice or miss the funds coming out of your paycheck!

Office Closings

Monday, November 11th - Veterans Day
Thursday, November 28th - Thanksgiving Day
The office will be OPEN Friday, November 29th.



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: 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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