

## Office Hours Extended!

As the restrictions related to COVID-19 continue to be reduced, and due to member requests, we are amending our office hours.

Effective Monday, December 6th, we are extending Thursday & Friday office hours until 6 pm EST.

Lobby, drive-thru and telephone service will all be available until 6 pm.

Monday thru Wednesday hours will continue to be 9 am to 5 pm EST.

Appointments are NOT required when visiting the Credit Union office.



Selected Loan Rates	APR as low as
New Auto, 5 year	2.24% APR
Used Auto, 5 year	2.49% APR
Home Equity Line <sup>1</sup>	1.49% APR
Fixed Home Equity, 7 year	3.74% APR
Fixed Home Equity, 10 year	3.99% APR
Visa Platinum Credit Card	9.15% APR <sup>2</sup>
6-month Introductory Rate	0% APR
Signature	7.99% APR
Boat & RV, 10 year	4.49% APR
APR=Annual Percentage Rate <sup>1</sup> 9-month introductory rate	
<sup>2</sup> Ongoing variable rate	
<b>Visit <a href="http://Imfcu.org">Imfcu.org</a> for all loan rates</b>	

## Buying a Used Vehicle? We Can Help!



- Rates as low as 2.24% APR
- 100% financing is available\*
- Repayment terms up to 6-years\*
- Finance back through the 2009 model year\*
- Get pre-approved for your loan
- See our auto buying tips at [Imfcu.org](http://Imfcu.org)
- Find your vehicle with the LMFCU Auto Buying Center
- Use an Autodraft to create your loan at the dealer
- Consider our low cost GAP and extended warranties

APR = Annual Percentage Rate.

\*Restrictions apply. Rate quoted assumes a FICO score of 730+.

## Need a Fast Holiday Shopping Loan?

**Apply for a loan in as little as 10 minutes:**

- Rates are as low as 7.99% Annual Percentage Rate.
- Loans are available for those with less than perfect credit.
- You may apply for a loan by telephone or online at [Imfcu.org](http://Imfcu.org) in less than 10 minutes.
- Loans are reviewed within a few hours.
- Our minimum loan is only \$300.
- You may sign your loan documents using any device including a smart phone with a secure e-signature.



# Ravens Drawing Winners



The winners of our October Baltimore Ravens drawings were Gregory R., Jimmy W., Natalie P. and Jordan C. They won a weekly drawing for a \$100 bonus deposit of those who took a new Credit Union personal loan or Visa Platinum credit card of \$2,000 or more.

Have high rate credit cards or personal loans elsewhere? We don't charge any loan setup fees. Personal loan rates are as low as 7.99% APR. Take a new credit card and pay 0% on purchases and balance transfers for 6-months! A low 2% balance transfer fee applies. Ongoing credit card rates are as low as 9.15% APR.

*APR = Annual Percentage Rate*

# Annual Membership Meeting Held October 20th



The 2021 Annual Membership Meeting was held on October 20th via Zoom. Our 2020 Annual Report and the meeting minutes are available by visiting the "What's New" note at [lmfcu.org](http://lmfcu.org). Members learned about the state of the Credit Union and received updates from the Board of Directors, the President and other officials. Richard Mattox and Timothy Preston were re-elected to the board of directors. Rick and Tim are both member-volunteers. Drawings for several gift certificates were held.

# Avoid Computer and Internet Scams

The security of your account is very important to us, and we want to help you keep it protected. We are seeing an increasing number of members falling victim to scams and want to make sure you're armed with information you need to protect yourself.

Visit the "What's New" note at [lmfcu.org](http://lmfcu.org) for warnings about current computer and internet scams.



# Holiday Club Withdrawals



You may make your annual holiday club account withdrawals by December 15th by contacting a Member Service Representative.

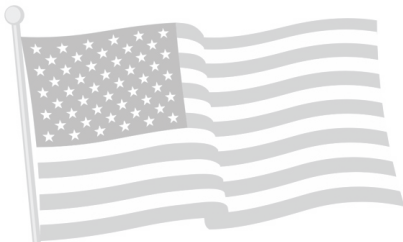
A holiday club is a separate savings account to save for annual holiday expenses.

Deposit options include payroll deduction and an automatic recurring account transfer.

**You may open a club account by telephone or online at [lmfcu.org](http://lmfcu.org).**

# Office Closings

Thursday, November 11th - Veterans Day  
Thursday, November 25th - Thanksgiving Day  
The office will be OPEN Friday, November 26th



## 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)

Temporary COVID-19 Hours:

Lobby, Drive Thru & Phone Hours: Monday - Friday: 9 am - 5 pm EST



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

