

New Telephone Banking System

We have replaced Touch Tone Teller with a new Telephone Banking system.

There are many significant improvements to Telephone Banking;

- Immediate posting of account transactions
- Account history is always current
- Support for Spanish members
- Greatly expanded options for account information
- No user fees for this service

To access Telephone Banking, select option #1 on our day or night telephone system greeting.

Once you are connected to Telephone Banking, select your language preference, and then select option #2 for “Member Signup”. You will be prompted to enter your account number and the social security number of the primary account owner. Next, follow the prompts to setup your new PIN.

NOTE: Your existing PIN for Touch Tone Teller has NOT been setup on Telephone Banking.



*Visit lmfcu.org for details.

Selected Loan Rates	APR as low as
New Auto	1.99%
Used Auto	2.24%
Home Equity Line (Special introductory rate)	2.49%
Fixed Home Equity, 7 year (15 yr. term available)	4.34%
APR=Annual Percentage Rate	
Visit lmfcu.org for all loan rates	

Holiday Club - Gift Basket Drawing!

Open a Holiday Club account and be entered in a drawing for a Wine Country snack filled gift basket!

Holiday clubs are special savings accounts that are used to save for holiday expenses. For example a \$20 weekly payroll deposit over one year will provide over \$1,000 in holiday funds! You may open a new account by telephone or by visiting the Credit Union office.

Account must be opened by December 15th.

* Restrictions apply. Club accounts have access restrictions. Visit lmfcu.org for details. A minimum weekly deposit of \$5 is required to be entered in the prize drawings.



Need a Fast Holiday Shopping Loan?

Apply for a loan in as little as 10 minutes:

- Rates are as low as 8.89% Annual Percentage Rate
- Loans are available for those with less than perfect credit.
- You may apply for a loan by telephone or online at lmfcu.org in less than 10 minutes.
- Loans are approved 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.



Holiday Shopping Ideas!

Movie Passes: Passes as low as \$10.54 for AMC & \$9.00 for Regal Theaters. *They never expire!*

VISA Gift Cards: Non-reloadable gift cards. Fee as low as \$3.49 per card.

Discount Tickets To The National Aquarium: Save up to \$7 at the Inner Harbor location.

Have a VISA Check Card? Going Away For The Holidays?

We will flag your account so that our card fraud monitoring systems won't freeze your card when you perform a transaction outside of your usual card usage location. Contact a Member Service Representative to place a travel notice.

Monitor your account for fraudulent transactions with our Mobile Banking and CardNav apps.

Visit the "Account Access" section of Imfcu.org for details.



Protect Yourself When Making Online Purchases!

- Never provide your social security #
- Research the website before ordering
- Only shop secure websites
- Don't give out too much information
- Watch out for high shipping charges
- Print and keep purchase receipts
- Don't use public wi-fi



Account Processing Schedules

The Credit Union completed an accounting system conversion and upgrade on the morning of November 14th.



This upgrade included the introduction of the new Telephone Banking system. It will also reduce interruptions in VISA check card and ATM card authorizations.

Due to this update, please be aware of the following:

- Direct deposit/payroll deduction posting on Monday thru Thursday evening for the next business day will typically be completed between 7 pm and 8 pm EST.
- On the last business day of the month, posting of direct deposit/payroll deductions for the next business day will be completed between 8 pm and 10 pm EST.

Holiday Office Hours

DECEMBER 2017

Christmas Day, Monday 25th: CLOSED

Tuesday 26th thru Friday 29th - Regular business hours

JANUARY 2018

New Year's Day, Monday 1st: CLOSED

Have a safe and happy holiday!

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

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency