

## Mobile Deposit is Available

Mobile Deposit allows you to deposit checks directly into your LMFCU personal checking or savings account using your Android phone or iPhone.

You must have enrolled for Online Banking and downloaded and activated the Mobile Banking app to use Mobile Deposit.



Visit [lmfcu.org](http://lmfcu.org) for additional information.

## Higher Rates With a Money Market Account

If you are searching for a higher rate on your regular share/savings with the Credit Union or another financial institution, consider a LMFCU money market account.

Funds are federally insured up to \$250,000.00.

The minimum deposit requirement is \$2,500.00.

You may open a new money market account online, in-person or by telephone. Contact a New Account Specialist for additional information.

## Open a New Checking Account: Get \$100!



Switching your account to the Credit Union is easier than you might think.

You will receive a \$100 bonus if you open a new Regular or Interest Checking account with direct deposit and a Visa Check Card (restrictions apply).

## Need a Fast Holiday Shopping Loan?

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

- Rates are as low as 8.99% Annual Percentage Rate
- Loans are available for those with less than perfect credit.
- You may apply for a loan by telephone or online at [lmfcu.org](http://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 Office Hours

DECEMBER 2018

Christmas Eve, Monday 24th: 9:00 am - 1:00 pm

Christmas Day, Tuesday 25th: CLOSED

Wednesday 26th thru Friday 28th - Regular business hours

JANUARY 2019

New Year's Eve, Monday 31st: 9:00 am - 3:00 pm

New Year's Day, Tuesday 1st: CLOSED

*Have a safe and happy holiday!*

## Holiday Shopping Ideas!

### Discounted AMC & Regal Movie Passes

**VISA Gift Cards:** Non-reloadable gift cards.

### Discount Tickets To The National Aquarium in Baltimore



#### **TicketsAtWork:**

Access to exclusive savings on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows & more.

Visit [Imfcu.org](http://Imfcu.org) for details.

## 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](http://Imfcu.org) for details.



## Year-End Financial Checklist

- Total up your year-to-date spending.
- Check in with your financial planner or tax professional.
- Check and re-balance your investments.
- Check your various insurance coverage's.
- Update your W-2, benefits and estate plan if necessary.
- Do a last-minute tax review.
- Save time and cut back on waste with online bill pay and deposits.



## 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



### 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://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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**CREDIT UNIONS™**  
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