

Need a Fast Holiday Shopping Loan?

- Rates are as low as 8.99% Annual Percentage Rate
- Loans are available for those with less than perfect credit.
- Apply by telephone or online at lmfcu.org in less than 10 minutes.
- Loans are approved within a few hours.
- Sign your loan documents using any device or smart phone with a secure e-signature.



Can't Get To Our Office?

Use Mobile Deposit to deposit checks directly into your LMFCU checking or savings account using your smartphone.

Find a Co-op No-Surcharge ATM to get cash without paying an ATM surcharge.

Apply for a loan or new account online at lmfcu.org

Visit lmfcu.org for additional information.

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 lmfcu.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.



Holiday Shopping Ideas!

VISA Gift Cards: Non-reloadable gift cards up to \$1,000

Discounted Regal Movie Passes
(limited supply)

Discount Tickets To The National Aquarium



TicketsAtWork:

Exclusive savings on movie passes, theme parks, hotels, tours, shows & more!

Visit 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



Holiday Office Hours

DECEMBER 2019

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

Christmas Day, Wednesday 25th: CLOSED

Thursday 26th and Friday 27th - Regular business hours

JANUARY 2020

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

New Year's Day, Wednesday 1st: CLOSED

Have a safe and happy holiday!

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	8.99% APR
Boat & RV, 10 year	4.49% APR
APR=Annual Percentage Rate *6-month introductory rate	
Visit Imfcu.org for all loan rates	

\$200 CASH
WHEN YOU SWITCH TO SPRINT®

Plus, lines 3, 4, and 5 Free*
*Restrictions Apply

Visit LoveMyCreditUnion.org/Melvin



Love My
Credit Union®
rewards



Contact Information

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

