

## Office Hours Extended!

Effective Thursday, December 9th, we are extending lobby, telephone and drive-thru hours on Thursdays & Fridays until 6 pm EST.

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

Appointments are NOT required when visiting the Credit Union office.



## Smart Holiday Spending Financing Options

### Option 1: Visa Platinum Credit Card (Pay 0% on purchases & balance transfers for 6-months!)

Forget high interest rates with our Visa Platinum Credit Card. With ongoing rates as low as 9.15% APR\* you can't miss! Balance transfers are subject to a low 2% fee.

### Option 2: Personal Loans at 7.99% APR\*

Our rates are as low as 7.99% APR\*. Get what you want at a rate and term that makes sense for you. This loan is perfect for larger holiday purchases!

### Option 3: Skip a Loan Payment

If you currently have a LMFCU auto or personal loan, take advantage of our Skip a Payment program to keep more money in your pocket.

### Option 4: Home Equity Loan

Consider a low-cost home equity loan; you tap into your own home's equity at a rate and term that makes sense for your life.

APR = Annual Percentage Rate



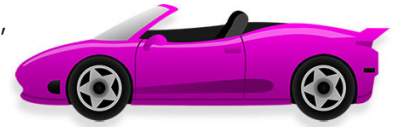
## Convenient Auto Financing With Autodraft

### Time to buy a vehicle?

**The process is easy with an Autodraft!**

Apply for credit pre-approval before you visit a dealer. We provide an Autodraft check that includes a not-to-exceed loan amount and is valid for 60-days.

Once you select your vehicle, make the Autodraft payable to the dealer for your exact



loan amount. The dealer is obligated to fax a copy of the bill of sale and the Autodraft to the Credit Union. Once the Autodraft is paid we contact you to arrange the loan repayment details.

You may apply for a loan pre-approval by telephone or online at [lmfcu.org](http://lmfcu.org). Our vehicle loan rates are as low as 1.99% Annual Percentage Yield.

## Have a LMFCU Visa Debit or Credit Card?

### Traveling this holiday season?



If a card transaction is performed outside of your usual usage area, the system may deny the transaction AND FREEZE YOUR CARD!

Avoid this inconvenience by contacting us before you travel and provide us with your travel dates and destinations.

To place a travel notice, contact a Member Service Representative or send a detailed secure message with your travel plans through Online or Mobile Banking.

# Visa Platinum Credit Card with Scorecard Rewards

The Credit Union offers two versions of its Visa Platinum Credit Card.

## SCORECARD®

One offers a great rate without the Scorecard Rewards Program. The other offers a slightly higher rate with the Scorecard Rewards Program.

If you typically pay off your card balance monthly, then you should take advantage of Scorecard Rewards. Earn one point for every purchase dollar spent. Redeem for gift cards, merchandise or travel.

Choose from items in categories such as electronics, recreation and fashion, featuring quality brands including Apple®, Oakley®, Fitbit®, Bose®, Dooney & Bourke™, Dyson, The North Face® and Kate Spade®.

Redeem your points at [ScoreCardRewards.com](http://ScoreCardRewards.com)

## Protect Yourself When Making Online Purchases!

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



## Holiday Office Hours

Friday, December 24th - Christmas Eve - Close at 1 pm EST  
Friday, December 31st - New Year's Eve - Close at 3 pm EST

# Student Loan Borrowers Should Prepare to Repay

On January 31, 2022, the pause on interest and payments for federally held student loans will end.



Learn how to prepare for repayment and what your options are if you can't afford your payments.

Visit the "What's New" note at [Imfcu.org](http://Imfcu.org) for details.

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, 10 year	3.99% APR
Visa Platinum Credit Card 6-month Introductory Rate	9.15% APR <sup>2</sup> 0% APR
Personal Loan	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

Visit [Imfcu.org](http://Imfcu.org) for all loan rates

## Signup for eStatements

- Forget about the inconvenience of lost or delayed statements due to mail problems.
- Get your statement faster. eStatements are typically available by the 3rd business day of the month.
- eStatements are free!

### Signing up is easy!

Within desktop Online Banking, select the "Profile & Settings" option, click on "eStatements" and follow the prompts.



## 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)

Lobby, Drive Thru & Phone Hours: Monday - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST



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

