

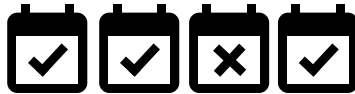
Johns Hopkins Children's Center, Donate Now!

We have kicked off our annual fund-raising drive to support the Johns Hopkins Children's Center.

LM Federal will make a \$1 matching donation for every member donation made.

Need Extra Cash? Skip Your Next Loan Payment!

Take advantage of our **Skip-A-Loan-Payment program!**



Take one month off and get the extra cash you need.

Call (800) 410-0501 for further information.

**Restrictions apply.*

Current Promotions!*

Unhappy With Your Vehicle Loan Elsewhere?

Defer your first payment up to 3-months

Home Equity Line Introductory Rate of only 1.99% APR*

Avoid paying closing costs with a new line of \$25,000 or greater

Refer a Co-Worker

Get a \$20 Bonus if you refer a co-worker for membership*

0% for 6-Months Visa Platinum Card

Pay 0% APR for the first 6-months (on purchases & balance transfers)

**Restrictions apply. Visit Imfcu.org or contact a Member Service Representative for details. APR = Annual Percentage Rate*

How to Purchase Your First Car

Buying your first car is both exciting and a bit overwhelming. It's a big decision that will impact your finances for the next several years. As a first-time buyer, you want to know you're making the right choice and not being taken advantage of by the dealership.

Visit the What's New page at Imfcu.org for a guide to become familiar with the steps necessary for a fun and positive car-buying experience.

Are You Ready to Live on Your Own?

Choosing to live on your own can be liberating and provide a level of freedom that most young adults hope to experience sooner rather than later. And while you may be mentally prepared to move out of your parent's place, you might not be there quite yet – financially speaking.

Visit the What's New page at Imfcu.org for information that will help you prepare for this next chapter in your life and ensure you're ready to make the move.



Happy Holidays!

Our sincere wishes to you and your family for a safe and Happy Holiday and a Prosperous New Year



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



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.

Selected Loan Rates	APR as low as
New Auto, 5 year	4.24% APR
Used Auto, 5 year	4.49% APR
Home Equity Line ¹	1.99% APR
Fixed Home Equity, 10 year	5.74% APR
Visa Platinum Credit Card 6-month Introductory Rate	12.90% APR ² 0% APR
Personal Loan	7.89% APR
Boat & RV, 10 year	4.49% APR
APR=Annual Percentage Rate ¹ 9-month introductory rate ² Ongoing variable rate	
Visit lmfcu.org for all loan rates	

Attention LMFCU Visa Platinum Credit Card Holders

You may now make credit card payments through Online and Mobile Banking.

You may also schedule credit card payments for future posting through Online and Mobile Banking.

You may also make credit card payments through the ezcardinfo.com website.



Payments may be made from your LMFCU account or an account at any financial institution. Payments may also be made by contacting a LMFCU Member Service Representative.

Visa Gift Cards Available!

Everyone loves gift cards!

Visa gift cards of up to \$1,000 are available in the Credit Union office.



Holiday Office Hours

Christmas Day (*observed*) - Monday, December 26th ❄️ New Year's Day (*observed*) - Monday, January 2nd



Contact Information

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Facebook: 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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