

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 \$5 matching donation for every member donation made.

Visit the "What's New" page at lmfcu.org for more information about the Johns Hopkins Children's Center.

Attention College & Trade School Students: Scholarship Opportunity!

The \$24,000 Credit Union College Scholarship Program for 2025 is underway now!

College-bound members are eligible to apply for one of ten \$2,000 essay-based scholarships and one of two \$2,000 video-based scholarships.

To enter you must be a LMFCU member and entering freshman through senior year of college or trade school.

For additional information visit the "Current Promotions" page at lmfcu.org.



How to Spot This Season's Holiday Scams

The holidays bring joy and celebration, but it's also a season when fraudsters are up to their most deceiving tricks.

Visit the "What's New" page at lmfcu.org for additional information about holiday scams and how to avoid them.

Protect Yourself When Making Online Purchases!

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



Account Monitoring Apps

Use our Mobile Banking, CardNav, and SecurLOCK Equip mobile apps to monitor your account activity and protect against card fraud and misuse.

The apps are available in your Apple or Google Play Store.

Visit the "Account Monitoring" page at lmfcu.org for more information.



Pass Along the Gift of Credit Union Membership to a Coworker or Family Member!

The new member gets a \$25 bonus deposit!

You also get a \$25 bonus deposit!

Refer a family member or coworker for membership by phone, in person or online at lmfcu.org

**Restrictions apply, Promotion ends 12/31/24*



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. Contact a Member Service Representative to place a travel notice.

When Is The Best Time to Buy a Car?



Before the end of the calendar year!!! Why?

Automakers and dealerships want to close the year with strong sales. They also want to get rid of the prior model-year cars that are taking up space, so they're motivated.

LMFCU Loan pre-approvals are available!

5-year New vehicle rates are as low as 4.99% APR*

5-year Used vehicle rates are as low as 5.24% APR*

Visit the "What's New" page at lmfcu.org for details.

* Rates assume a FICO score of 730+. New auto rate assumes a 2023 or newer model with under 25,000 miles. Used auto rate assumes a 2019 thru 2022 model and 2023 & 2024 models with 25,000+ miles. Financing for vehicles back through the 2012 model year is available. APR = Annual Percentage Rate

Happy Holidays!

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



Holiday Club Account



Avoid the need to borrow funds next year by opening up a Holiday Club account, which is a separate savings account used to save for holiday expenses.

Deposit options include payroll deduction or an automatic recurring account transfer.

A \$20 weekly deposit will total over \$1,000 next year.

The withdrawal period for Holiday Clubs is October 1st through the end of December.

You may open a club account by telephone, in person or online at lmfcu.org



Christmas Eve:

Tuesday, December 24th
9:00 - 1:00 EST

Christmas Day: Closed Wednesday, December 25th

Regular office hours: Thursday 26th & Friday 27th

New Year's Eve: Tuesday, December 31st
9:00 - 3:00 EST

New Year's Day: Closed Wednesday, January 1st

Need Extra Holiday 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. A \$25 processing fee applies.

Call (800) 410-0501 for further information.

*Restrictions apply. New and used vehicle, RV, boat, motorcycle and personal loans are eligible.

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

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



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