

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



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.

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.

Have a High Rate Vehicle Loan Elsewhere? Refinance with LMFCU and get a \$100 Cash Bonus!*

Rates are as low as 4.49% APR for a 5 year loan**

LMFCU will payoff your existing loan and handle the updating of the vehicle title.

Repayment terms up to 7-years available.



APR = Annual Percentage Rate

* The \$100 cash refinance bonus is subject to credit approval. Minimum loan of \$15,000 required. Available on 2016 or newer models. Minimum credit scores and other restrictions apply. Promotion expires 12/31/25.

** Rate quoted assumes a FICO score of 730 or greater

Have a High Rate Equity Loan Elsewhere?

Need to Complete Home Improvements or Repairs?

- Home Equity Lines up to \$300,000 available
- Home Equity Lines of Credit; 12-month Introductory rate of 2.49% APR. Ongoing rates as low as Prime minus 1/2%
- Fixed Rate Home Equity Loans: Rates are as low as 4.99% APR¹
- Closing costs are typically waived for loans or lines of credit of \$25,000 or greater²

Restrictions apply. The home must be your primary residence in MD, DC, VA, PA, DE, NY, FL or NJ.

¹ APR = Annual Percentage Rate

² Restrictions apply



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.

Attention College & Trade School Students: Scholarship Opportunity!

The \$24,000 Credit Union College Scholarship Program for 2026 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.

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

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. 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.*



Christmas Eve:

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

Christmas Day: Closed Thursday, December 25th

Regular office hours: Friday 26th

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

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

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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