

Unhappy With Your Bank Checking Account?

Get a \$100 Cash Reward* With a New Checking Account

- Available for regular & interest checking accounts
- Surcharge-free ATM access at 30,000+ Co-op ATMs
- Free use of Online Banking and Internet Bill Pay*
- Mobile Banking and eStatements are available

* Direct Deposit is defined as an ACH deposit of payroll or retirement income of at least \$500 per month (or equivalent). Incentive will be deposited once the first direct deposit is posted and confirmed. Other restrictions apply. Promotion Expires March 31, 2018.



Have a VISA Check Card?

Protect against card fraud and misuse - in real time - via your smart phone with the free CardNav mobile app.



Signup this month and you will be entered in a drawing to win a \$100 cash prize!

Control when, where and how your LMFCU cards are used - anytime, anywhere.

- Turn your card on and off
- Set card spending limits
- Limit use to specific merchant types
- Set GPS location restrictions
- Receive real-time card-use notifications
- New Feature: Set up your own travel notice

Visit Imfcu.org for enrollment and other info.

Drawing will be held on March 5th. Existing CardNav users not eligible.

Online Banking Mobile App

You can access your account from just about any smart phone or other device.

The free mobile app allows you to check balances, review account history and transfer funds 24 hours a day.

Transactions are posted immediately to your account.

Visit the Online Access tab at Imfcu.org for details.



Beware of IRS Tax Scams

Thousands of people have lost millions of dollars and their personal information to tax scams.



Scammers use the regular mail, telephone, or email to set up individuals, businesses, payroll and tax professionals. Visit the What's New page at Imfcu.org for further information.

Selected Deposit Rates

Account Type	Minimum Balance	APY
Share (Savings)	\$100.00	.25%
Money Market	\$2,500.00	.35%
Money Market Plus	\$25,000.00	.55%
12 Month Certificate	\$500.00	.60%
12 Month Certificate	\$25,000.00	.80%
24 Month IRA Certificate	\$500.00	.80%
24 Month IRA Certificate	\$25,000.00	1.00%

APY=Annual Percentage Yield IRA = Individual Retirement Account

Visit Imfcu.org for all deposit rates

Discount on Tax Preparation

As a member of LM Federal Credit Union, you can save \$5 on TurboTax® Deluxe — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. And with NEW TurboTax Live, you can have a live CPA or Enrolled Agent by your side to answer questions and review your tax return. Start TurboTax today and save!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Tax Refund?



Direct Deposit To Your Account

If you are entitled to a refund of state and/or federal income tax, you have the option of having your refund sent electronically to your LM Federal account. Use direct deposit to get your refund faster! LM Federal's routing number: 252076390

Reminder: New Lobby Hours

Our lobby now opens for member service at 9 a.m.



Office Holiday Closing

The Credit Union will be closed Monday, February 19, 2018 for President's Day.

Are You Headed Off To College or Trade School in 2018?

The \$12,000 Credit Union College Scholarship Program for 2018 is underway now!

All applicants who apply will receive a \$20 Visa Gift Card for their submission!!



Deadline for applications is March 31, 2018.

Visit lmfcu.org for additional information.

Refer A Co-Worker, Get \$20

If you work for Lockheed Martin, Middle River Aircraft Systems, or the MD Air National Guard, you will get a \$20 bonus if you refer a co-worker for membership. Your co-worker also gets \$20.

New memberships may be setup by telephone.

Restrictions apply.



Purchasing a Boat or RV?

4.49% APR*, Loans of \$25,000+, up to 10-years
4.74% APR*, Loans of \$25,000+, up to 15-years
5.74% APR*, Loans of \$15,000 to \$25,000, 10-years

- Apply by phone, in person or online at lmfcu.org
- Sign your loan docs with a secure e-signature
- Loans issued in person or by Federal Express
- Credit pre-approvals and fast loan approvals

APR = Annual Percentage Rate,
Maximum loan of \$100,000.
Credit and other restrictions apply.
*Rates assume credit score of 730+.



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](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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Where people are worth more than money.™

