

## High Rate Vehicle Loan Elsewhere

- Get a \$50 bonus\* if you take a loan of \$10,000+
- Rates as low as 2.49% APR\* (2019 & 2020 models)
- Rates as low as 2.74% APR\* (2015 to 2018 models)
- 100% financing, terms up to 7-years available\*
- Finance back through the 2007 model year\*



## Got Debt? Refinance and Save!

- Personal/debt consolidation loans (up to \$25,000)
- Home Equity loans up to \$200,000
- Loans for those with less than perfect credit
- Low rates, flexible terms, multiple repayment options

## Need to Purchase or Refinance 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



## Lending Financial Tips

Visit the “What’s New” note at [lmfcu.org](http://lmfcu.org) to review our financial tips to consider when getting and repaying a Loan.

**Apply for a loan in as little as 15 minutes: By phone, in-person or online at [lmfcu.org](http://lmfcu.org).**  
**Sign your loan documents with a secure eSignature.**  
**Consumer loans are disbursed no charge by Federal Express.**

APR = Annual Percentage Rate \*Other credit restrictions may apply. Rates quoted assume a credit score of 730 or higher.

## Need To Expand Your Retirement Plan?

**TRADITIONAL IRA:** Contributions may be tax deductible, earnings are tax deferred.

**ROTH IRA:** Earnings grow tax-free, contributions are not tax deductible. Withdrawals are usually tax-free.



Go to [lmfcu.org](http://lmfcu.org), click on “Bank”, then click on “IRA Accounts” for further information.

IRA = Individual Retirement Account. Rates are subject to change. Check with your tax advisor to confirm your eligibility. Early certificate account withdrawals may be subject to penalty and will reduce earnings.

## Credit Cards - Get Ready!

### Coming Later in February

- 0% APR for first 6-months (on purchases & balance transfers)
- No annual or over the limit fees
- Ongoing rates as low as Prime plus 5.9%
- Generous rewards program

Visit [lmfcu.org](http://lmfcu.org) for updates.

APR = Annual Percentage Rate



## Know Where Your Money Goes!

Saving money is hard; especially when the majority of Americans are living paycheck-to-paycheck. Visit the “What’s New” note at [lmfcu.org](http://lmfcu.org) for financial tips on keeping track of your expenses.

### 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

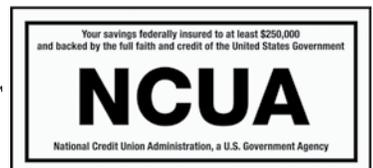
**Facebook:** [facebook.com/LMFederalCreditUnion](https://www.facebook.com/LMFederalCreditUnion)

**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



AMERICA'S  
**CREDIT UNIONS™**  
Where people are worth more than money.™



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## MEMBERS SAVE UP TO \$15

Visit Your Credit Union's Website to Learn More



## Getting a State and/or Federal Income Tax Refund?

Have your refund direct deposited to your **LM Federal account.**

Use direct deposit to get your refund faster!  
LM Federal's routing number: 252076390

## Unhappy with your checking account elsewhere?

Switching your account to the Credit Union is easier than you might think. We have a switch kit that will help you transfer all of your deposit, withdrawal, bill payment and other features.

**You will receive a bonus of up to \$100 bonus if you open a new checking account with direct deposit and a VISA Check Card.**

Restrictions apply

## Office Holiday Closing

The Credit Union will be closed  
Monday, February 17, 2020 for President's Day.