

Worried About Your Credit Card & Personal Loan Balances or Rates?

Take advantage of our Visa Platinum Credit Card 0% introductory rate for 6-months on purchases and balance transfers! Ongoing rates are as low as 9.15% APR.

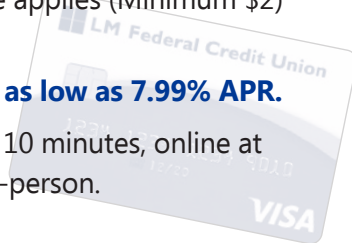
Transfer your bank credit card or personal loan balances to your LMFCU Platinum card.

A low 2% balance transfer fee applies (Minimum \$2)


**Don't need a credit card?
Our personal loan rates are as low as 7.99% APR.**

Apply for a loan in as little as 10 minutes, online at lmfcu.org, by telephone or in-person.

APR = Annual Percentage Rate



Questions About Your 2020 Income Taxes?

Check out the answers to frequently asked questions courtesy of Turbo Tax. 

IRS "Dirty Dozen" List of Tax Scams for 2020

The IRS lists scams that target taxpayers with a special emphasis on aggressive and evolving schemes related to coronavirus tax relief, including Economic Impact (Stimulus) Payments.



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

Loan Special Offers!

First Mortgage Refinance Loans Available

Paying 3.75% APR* or greater on your first mortgage on your primary residence with another lender?

For a limited time only we are offering low refinance rates!

- Rates as low as 2.55% for a maximum 15-year term (2.601% APR)
- No points, application or credit report fees
- Maximum loan-to-value of 80%**
- Maximum loan of \$200,000



Contact Jon Brewin at telephone extension 515 or by email at jbrewin@lmfcu.org for details.

** APR = Annual Percentage Rate ** Rates are subject to change without prior notice. Maximum loan amount, rate and loan to value are based on your credit score. Lower LTV's and loan amounts apply for credit scores below 730. Loans for a home purchase are not available. Available on your primary residence in MD, PA, DC, NJ and VA. LMFCU is an equal housing lender.*

Need to Purchase or Refinance a Vehicle?

Model year 2019 to 2021 rates: as low as 2.24% APR, 5 year term, 0% down

As low as 2.49% APR, 6-year term, 0% down

Model year 2015 to 2018 rates: as low as 2.49% APR, 5 year term, 0% down

As low as 2.74% APR, 6-year term, 0% down

- Delay your first payment up to 90-days!
- Purchase, refinance and lease buyout loans available
- Fast, hassle-free loan preapprovals
- Complete a dealer purchase with our Autodraft
- Finance up to 110% of the vehicle cost

Rates assume a FICO score of 730+. Four year rates are ¼% lower. Rates include a ¼% automatic repayment discount. Loans on vehicles back through the 2008 model year are available. APR = Annual Percentage Rate

Postal Service Delivery Delays



As you may know the US postal service is experiencing significant issues due to COVID-19.

Mail delivery has been delayed by as much as 4 to 5 weeks in December and January.

For ways to avoid postal delays, visit the “What’s New” note at lmfcu.org for more information.

Unhappy with your checking account elsewhere?

You will receive a \$50 bonus deposit if you open a new checking account with direct deposit and a VISA Check Card. Open an account by visiting lmfcu.org or by telephone.



Account features include Online & Mobile Banking, Telephone Banking, Mobile Check Deposit, access to no-surcharge ATM's, and more!

Restrictions apply. Bonus not available for business accounts.

Service Fee Updates

The fee for no current address increases to \$4 monthly effective April 1st.

The quarterly “hold mail” fee increases to \$5 effective April 1st.

The monthly Free Checking dormancy fee increases to \$6 effective March 1st.

Reminder: Mobile Deposit and ATM Cash Limits Increased



The daily Mobile Check Deposit maximum limit is \$5,000.

ATM and Visa check card daily cash withdrawal standard limits are \$500 and for VIP members are \$700.

Please contact a Member Service Representative to check on your daily cash withdrawal or card purchase limits.

Family & Minor Accounts



Any member of your family or household may establish their own Credit Union membership by opening a Family Share account.

This includes your children, parents, brothers, sisters, grandparents, grandchildren, other relatives and household members.

Family members enjoy the same membership and borrowing privileges as regular members.

Open a new account by telephone or visit lmfcu.org and click on “Join” at the top of the homepage.

Receive Your Federal Stimulus Check?

Deposit your check with the LMFCU Mobile Banking app!

Office Holiday Closing

The Credit Union will be closed
Monday, February 15, 2021 for President's Day.

Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@lmfcu.org

Phone Numbers: 410-687-5240 • 800-410-0501

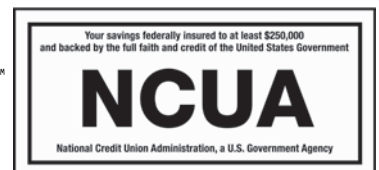
Facebook: [facebook.com/LMFederalCreditUnion](https://www.facebook.com/LMFederalCreditUnion)

Temporary COVID-19 Hours:

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



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CREDIT UNIONS™
Where people are worth more than money.™



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