

New Mobile Banking Feature - Instant Balance

The new “Instant Balance” feature allows you to view your account balance without logging into mobile banking. You must “opt-in” to activate this service.

A “What’s New” feature has also been added to introduce you to new mobile app features.

NOTE: To manually update your mobile app, go to the app store or play store, check your pending updates for TouchBanking and update the app.



New Staff Photo - Summer 2016

Visit us on facebook at:

www.facebook.com/LMFederalCreditUnion
to view our staff picture and other helpful information.



Reach Your Savings Goal With a Secondary Share Account!



Finding it difficult to save for a major expense, such as a down payment for a home or vehicle purchase, vacation, home improvements, school tuition, or another expense?

Open a secondary share account so that you can separate your savings for a special purpose. You may have a specific amount of your payroll deduction or direct deposit allocated to your secondary account.

We also offer special Holiday and Summer Club accounts that include withdrawal restrictions to keep your savings plan on course.

Selected Loan Rates

APR as low as

| | |
|--|-------|
| New Auto, 3-5 year (6 or 7 years available) | 1.99% |
| Used Auto, 3-5 year (6 years available) | 2.24% |
| Home Equity Line (Special Introductory Rate) | 2.24% |
| Fixed Home Equity, 5 year | 3.84% |
| Boat & RV | 4.49% |
| Signature (Up to \$20,000) | 8.89% |

APR=Annual Percentage Rate

**Visit Imfcu.com
for all loan rates**

Internet Bill Pay Drawing Winner!

Congratulations to Debra M. who was the drawing winner for a \$200 VISA Gift Card.

Members who paid four or more bills by July 31st with our Free Internet Bill Payment service were entered to win a \$200 VISA gift card.



Haven't signed up for Internet Bill Payment?

This is a free service if two or more payments are processed each month. Bill Payment is safer and quicker than writing checks.

Need help finding your way on the road to financial fitness?



Guidewell Financial Solutions, a non-profit agency, offers financial counseling services to all members of the community. Services are available nationwide online and by telephone. In-person counseling is available at branch locations in Maryland and Delaware.

Services Provided:

- Credit Counseling, Bankruptcy, and Debt Management Plans
- Housing: Pre-Purchase Counseling, Reverse Mortgage Counseling, and Mortgage Delinquency and Foreclosure Prevention Counseling
- Lifelong Financial Coaching

Formally known as Consumer Credit Counseling Service of MD & DE (CCCS)



guidewellfs.org ■ 800-642-2227

CU Difference

Credit unions are economic democracy. Each credit union member has equal ownership and one vote -- regardless of how much money a member has on deposit. At a credit union, every customer is both a member and an owner.

Discounted National Aquarium Tickets

Save up to \$7 per ticket for the National Aquarium in Baltimore. Contact the office for details.



The Credit Union will be closed Monday, September 5th, 2016 in observance of the Labor Day Federal Holiday.

Put Those Back To School Expenses On Your Credit Card?

Payoff Your Card With a LM Federal Personal Loan!

Rates are as low as 8.99% APR*
Perfect credit not required!



Contact Information

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General Info: info@lmfcu.com

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

Lobby Hours: Mon-Thurs: 10 am - 5 pm • Friday: 10 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.™

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency