

## New Service - Easy PIN Change!

Members may now change their ATM or VISA check card PIN by one of the following methods:

- Contact a Member Service Rep - within 1 day you will be given an access code and phone number through which you may change your card PIN.
- Change your card PIN at the LMFCU ATM.

Previously the only way to change a card PIN was to order a new card.



Please contact a  
Member Service  
Representative for  
further information.

## Current Promotions!\*

### Holiday Savings Club Account



Open a holiday club account by December 16th and you'll be entered in a drawing for a cool holiday gift basket. Deposit \$20 per week and have over \$1,000 for next year's holiday shopping!

### Open a New Checking Account - Get \$50

We offer Free Checking, with no monthly fee or minimum balance requirement. Open an account by telephone or in-person.



### Home Equity Line of Credit - Special 2.24% Introductory APR



There are no closing costs for lines of \$20,000+. Payments are only \$5.80 per \$1,000 borrowed. Apply by phone or online.

*\* Restrictions and limitations apply.*

*APR = Annual Percentage Rate. Visit [Imfcu.com](http://Imfcu.com) for details.*

## Protect Yourself When Making Online Purchases!

- Never provide your social security #
- Research the website before ordering
- Only shop secure websites
- Don't give out too much information
- Watch out for high shipping charges
- Print and keep purchase receipts

Visit the "What's New" page note at [Imfcu.com](http://Imfcu.com) for details.



## Need a Fast Holiday Shopping Loan?

Apply for a loan in as little as 10 minutes:

- ✓ Rates are as low as 8.89% Annual Percentage Rate
- ✓ Loans are available for those with less than perfect credit.
- ✓ You may apply for a loan by telephone or online at [Imfcu.com](http://Imfcu.com) in less than 10 minutes.
- ✓ Loans are approved within a few hours.
- ✓ Our minimum loan is only \$300.
- ✓ You may sign your loan documents using any device including a smart phone with a secure e-signature.





**Movie Passes:** Passes as low as \$10.54 for AMC & \$9.00 for Regal Theaters. *They never expire!*

**VISA Gift Cards:** Non-reloadable gift cards. Fee as low as \$3.49 per card.

**Discount Tickets To The National Aquarium:** Save up to \$7 at the Inner Harbor location.

## 7-11 ATM Deposits



Effective December 31st, ATM's at 7-11 convenience stores will no longer offer the ability to deposit funds with your LMFCU ATM or Visa check card.

To find other Co-op network no-surcharge and deposit taking ATM's convenient to you, access the "No-Surcharge ATM" link within the "Quick Links" box at [lmfcu.com](http://lmfcu.com).



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## Fraudulent Card Activity and Travel Notices

Due to increased foreign ATM cash withdrawal fraud, the Credit Union is requiring that members file a travel notice if you plan to travel outside of the U.S. Travel notices are strongly recommended so that your card isn't flagged for possible fraud when you perform transactions that are outside of your normal card transaction locations. If a travel notice isn't filed all ATM cash with greater than \$100.00 US will be denied.

For additional information visit [lmfcu.com](http://lmfcu.com) or contact the office.



## Holiday Office Hours

DECEMBER 2016

Christmas (*observed*) Monday 26th: CLOSED

Tuesday 27th thru Friday 30th - Regular business hours

JANUARY 2017

New Years Day (*observed*) Monday 2nd: CLOSED

*Have a safe and happy holiday!*

## Coming Soon - New Service!



Protect against card fraud and misuse - in real time - via your smart phone.

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

Visit [lmfcu.com](http://lmfcu.com) for additional information.

## Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

**General Info:** [info@lmfcu.com](mailto:info@lmfcu.com)

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

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



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