

Unhappy With Your Bank Checking Account?

Get a \$50 Cash Reward* With a New Checking Account With Direct Deposit and a VISA Check Card

- No minimum balance or monthly service fee
- 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, 2017.



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)	2.49%
Fixed Home Equity, 5 year	3.84%
Fixed Home Equity, 7 year (15 yr. term available)	4.34%
Personal (Up to \$20,000)	8.89%
Boat & RV	4.24%

APR=Annual Percentage Rate
Visit lmfcu.com for all loan rates

Money Market & Certificate Accounts

If you are looking for a higher rate on your deposits consider a Money Market or Certificate account.



You'll earn higher dividends than with regular savings accounts. Various restrictions and minimum deposit requirements apply.

Have a VISA Check Card? New Service Now Available!



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

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.

- 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

Visit lmfcu.com for enrollment and other information.

Online Banking Mobile App

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

The 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 "Quick Links" Online Banking note at lmfcu.com for details.



Discount on Tax Preparation

With TurboTax® and LMFCU, it's easy to do your own taxes.

TurboTax coaches you every step of the way to the biggest refund you deserve. LMFCU members can now prepare, print and e-file basic federal and state tax returns FREE with the TurboTax File for \$0 program. Restrictions apply.

Visit lmfcu.com for details.



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

Have a LMFCU VISA Check Card?



Coming In April - EMV Chip Cards!

Starting in April of this year members ordering new cards and members whose cards are expiring will receive an EMV chip card. All existing "swipe" cards will be replaced by the Spring of 2018.



Office Holiday Closings

The Credit Union will be closed Monday, February 20, 2017 for President's Day.

Are You Headed Off To College or Trade School in 2017?

The \$12,000 Credit Union College Scholarship Program for 2017 is underway now!

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



Deadline for applications is March 31, 2017.

Open a New Home Equity Line Pay Only 2.49% APR!

There are no closing costs (restrictions apply). Borrow up to 90% of the value of your home. Interest may be tax deductible (check with your tax advisor). Lines of credit up to \$200,000.

* Property must be located in MD, DC, VA, PA or DE. Closing costs subject to repayment if line is closed within 3-years. Introductory rate offered for initial 6-months.

Minimum \$20,000 line required. Other restrictions apply.

APR = Annual Percentage Rate. Offer expires 3/31/2017.



Purchasing a Boat or RV?

4.24% APR*, Loans of \$25,000+, up to 10-years

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

5.49% APR*, Loans of \$15,000 to \$25,000, 10-years

- Apply by phone or online at lmfcu.com
- 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

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General Info: info@lmfcu.com

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

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.™

