

## Open a New Home Equity Line of Credit - Pay Only 2.49% APR!\*

- Introductory rate of 2.49% APR\*
- No closing costs\*\*
- Low minimum monthly payments of only \$5.80 per \$1,000 borrowed.
- Ongoing access with convenient check writing



A line of credit is perfect for those who need continued access to funds for any purpose over an extended period of time.

Questions? Call 800-410-0501 or visit [lmfcu.com](http://lmfcu.com).

APR = Annual Percentage Rate. \*Available for the first 6 months.

\*\*Certain restrictions apply. Minimum \$20,000 line required for closing cost waiver.

Application must be received by 3/31/2017. Loan must be settled by 4/17/2017, must be the 1st or 2nd lien on the property and must be secured by your primary residence in MD, DC, PA, DE or VA. Rates are subject to change without notice.

## Getting a Loan Without Visiting The Office!

- Apply online 24/7 or by telephone
- Loans are typically approved within 2-hours or by the next business morning.
- Agreements may be signed by secure e-signature using your PC, tablet, smart phone or other device.
- Funds are disbursed by Federal Express or electronic transfer.

**Questions?  
Call 800-410-0501  
or visit [lmfcu.com](http://lmfcu.com)**



## EMV Chip Cards - Have a VISA Check Card?

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



VISA EMV chip cards are a major advancement in card security technology, with an embedded microchip that stores and generates the information required to authenticate, authorize and process transactions. EMV chip cards may be used anywhere in the world where VISA is accepted. Whether you use your EMV chip card by swiping or inserting in an EMV terminal, you still have \$0 liability for fraudulent transactions.

## Quick And Easy Vehicle Loans!

- Rates are as low as 1.99% APR\*
- 100% financing is available\*
- Get pre-approved for your loan
- Finance back through the 2004 model year\*
- Use an Autodraft to create your loan at the dealer
- Extended warranties with no deductible!
- Private party and lease buyout loans available

\*Restrictions apply. Rates quoted assume a 5-year term for a 2016 or 2017 vehicle and vary based upon the member's credit. APR = Annual Percentage Rate



## 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

## Protect your account against card fraud and misuse with CardNav - in real-time - via your smart phone.

- Turn your card on and off
- Limit use to specific merchant types
- Set card spending limits
- Set GPS location restrictions
- Receive real-time card-use notifications and spending-limit alerts



You can find the free CardNav app in the app store. Congratulations to James L. for winning the \$100 cash prize for enrolling in January!

## LM Federal is on Facebook!

Follow us for updates such as:



- Credit Union News
- Current Promotions
- Special Offers & Deals
- Loan Rates & Much More!

Give us a like and keep up to date with LMFCU news!

[www.facebook.com/LMFederalCreditUnion](http://www.facebook.com/LMFederalCreditUnion)

## 2017 College Scholarship Program - Last Chance!

Are you headed off to college or trade school in 2017?

The deadline for the \$12,000 College Scholarship Program is March 31, 2017.



College-bound members are eligible to apply for one of twelve \$1,000 scholarships.

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

## Discounted Aquarium & Zoo Tickets

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



Save up to \$6 per ticket for The Maryland Zoo which is now open seven days a week, March thru December.

Contact the office for details.

## Looking for Tax Deductions?

### Consider an Individual Retirement Account!

LM Federal offers Traditional IRAs and Roth IRAs Accounts to meet your individual retirement needs. You may open or contribute to your IRA for the 2016 tax year up through April 18th. You may transfer funds from other IRA accounts or from any Qualified Retirement Plan (including 401k plans) to the Credit Union.



### 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://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.™

