

## 3 Signs It's Time To Replace Your Vehicle



### ■ Mounting Repair Costs

Think twice before making a significant repair to an older vehicle or a vehicle with high mileage.

### ■ Safety Issues

Worried your vehicle will break down? Are you ready to deal with your family being stranded away from home? Plus the inconvenience of arranging a rental?



### ■ My Lifestyle Has Changed

Consider a larger vehicle if your family has grown or if you're putting a lot of miles on an inefficient vehicle.

## Unhappy With Your Bank Checking Account?

**Get a \$75 Cash Reward\* With a New Checking Account Including Direct Deposit and a VISA EMV Chip 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 direct deposit is posted. Other restrictions apply. Promotion Expires May 31, 2017.



## Quick And Easy Vehicle Loans!

- New rates as low as 1.99% APR\*
- Used rates as low as 2.24% APR\* 2014 and older models
- 100% financing is available\*
- Get pre-approved for your loan
- Use an Autodraft to create your loan at the dealer
- Finance back through the 2004 model year\*
- Extended warranties with no deductible!
- Private party loans available

\*Restrictions apply. New 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



## Deposit Rates Increased

**We again raised our share/savings, club, checking and money market rates on April 1st.**

Visit [Imfcu.com](http://Imfcu.com) or contact a Member Service Representative for our current deposit rates.

Consider a money market or certificate account to get a better rate compared to savings rates.

You may open a new deposit account in-person or through the mail.

All accounts are federally insured up to \$250,000 by NCUA. Individual Retirement Accounts (IRA's) receive an additional \$250,000 federal deposit insurance.



## Did You Know We Also Offer...

- Coin Machine
- VISA Gift Cards
- Wire Transfers
- Money Orders
- Cashier's Checks
- Notary Public
- Discounted AMC & Regal Movie Passes
- Discounted Tickets to the Maryland Zoo & National Aquarium



## Need Extra Cash? Skip Your Next Loan Payment!

### Use our Skip-A-Loan-Payment program!

Take one month off and get the extra cash you need. Eligible loans include auto, truck, boat, RV, motorcycle and personal loans.



*Restrictions apply. \$25 fee is refunded if request cannot be approved.*

## Protect Yourself While on Vacation

- Notify your card issuers of your vacation plans
- Keep a list of your card issuers' fraud hotlines & account numbers
- Have a backup by taking at least two cards
- Use mobile banking? Beware of unsecured wireless networks!



## Annual Membership Meeting

The Credit Union's Annual Membership meeting was held on April 25th.

Our Annual Report was distributed and discussed. Visit the "What's New" page at [lmfcu.com](http://lmfcu.com) to review the Annual Report.



## Discounted Theme Park Tickets Now Available!

Discounted tickets to Kings Dominion, Hershey Park, Six Flags America and Dutch Wonderland are now available.

**Savings are as much as \$30 per ticket.**  
**Visit [lmfcu.com](http://lmfcu.com) for current ticket pricing.**



**The Credit Union Will Be  
Closed May 29th to Observe the  
Memorial Day Federal Holiday**



### 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



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

