

Plan Your Vehicle Purchase - Do Your Research!

Determine what you can afford: Use our online calculators. Contact a Loan Specialist to get pre-approved.

Decide on a vehicle & features: Search for safety, reliability, recall and consumer reviews online before going for a test drive.

Search vehicle inventory online: Avoid high pressure sales tactics by visiting our *AutoSMART* vehicle site to view local dealer inventory and perform side-by-side vehicle comparisons.

Find the vehicle invoice price or retail value: *AutoSMART* also provides invoice pricing for new vehicles. NADA retail and trade-in values are also available.

Questions? Contact a Loan Specialist at 800-410-0501 or at loans@lmfcu.com



Research.



Shop.



Buy.

Find a No-Surcharge ATM*

Tired of paying the \$2+ surcharge?*

Visit lmfcu.com and use our ATM locator service to find a no-surcharge ATM near you.

Remember that most Royal Farm, 7-11, Sheetz and WAWA convenience stores don't have an ATM surcharge.

*Surcharge = No fee from the ATM owner, LMFCU fees may apply.



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, 7 year (15 yr. term available)	4.34%
Personal (Up to \$20,000)	8.89%
Boat & RV	4.24%
Motorcycle & ATV	5.99%

APR=Annual Percentage Rate

Visit lmfcu.com for all loan rates

Planning Home Improvements?

Whether you're thinking of selling your home or making cosmetic updates, we can help finance your home improvement work!

	Signature Home Improvement Loans	Fixed Rate Home Equity Loans
Loan Maximum \$	\$20,000	\$100,000
Rates As Low As:	8.89% APR	3.84% APR
Repayment Terms	Up to 57 months	Up to 15 years
Fees & Charges	None	No closing cost options available

Apply for a loan 24 hours a day at lmfcu.com. Questions? Call 800-410-0501 or visit lmfcu.com

Rates assume a credit score of 730+. APR = Annual Percentage Rate

See a Movie or Visit the Aquarium - Save Money!

We offer discounted passes to Regal and AMC theaters. Movie passes never expire! The savings is up to \$3.65 per pass.

Discounted National Aquarium Tickets:

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



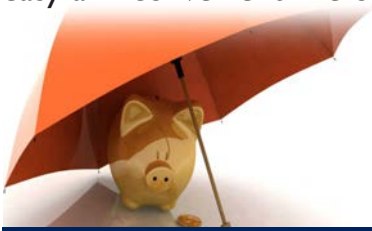
Protect Your Checking Account

LMFCU offers the following real-time overdraft protection options to prevent transactions denied for non-sufficient funds.

Savings Transfer: Automatically moves money from savings to checking, assuming funds are available. Low \$3 transaction fee. Limit of six transfers per month.

Rediline Overdraft Loan: Automatically advances funds to checking up to the Rediline credit limit. Line limits of up to \$5,000 available. Low \$2 transaction fee. The Rediline is also an easy and convenient line of credit for quick access.

Annual percentage rate of 15.9%.



Have a LM Federal Check Card? Going On Vacation This Summer?

Notify the Credit Union if you have a VISA check card.

We will flag your account so that our card fraud monitoring systems won't freeze your card when you perform a transaction outside of your usual card usage location.

Contact a Member Service Representative to place a travel notice.



Don't Have a Smart Phone?

Monitor Your Card Activity With VISA Purchase Alerts!

VISA Purchase Alerts provide an immediate email notification when a VISA purchase transaction is performed with your VISA Check card, allowing you to act quickly if a fraudulent transaction occurs.

Purchase Alerts are real-time and are more useful compared to the card transaction alerts generated within online banking. Visit lmfcu.com to enroll in VISA Purchase Alerts.

Have a smart phone? Visit lmfcu.com for details about the CardNav phone app.

VISA Purchase Alerts



eStatements & Mobile Banking

eStatements and Mobile Banking are free services and may be accessed within the "Additional Services" section of the "Self Service" tab of our online banking system.

Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

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



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

