

Sign-Up For eStatements!!

Effective March 1st members between the ages of 18 and 62 will be charged a \$2 paper statement fee if you have not enrolled for eStatements. Members with total average deposit balances of \$25,000 or greater will be exempt from this fee. We apologize for this small fee but postage and mail processing fees continue to rise. Sign up by February 28th through Online or Mobile Banking to avoid the fee and to begin receiving eStatements.



Visit lmfcu.org for details.

Latest Updates to the “What’s New” page at LMFCU.ORG

- Health Insurance in Retirement
- Why Women Need Life Insurance



Holiday & Other Bills Piling Up?

Time For a Debt Checkup? Refinance and Save!

- Personal/debt consolidation loans up to \$25,000
- Loans for those with less than perfect credit
- Home Equity loans & refinance mortgages up to \$200,000
- Finalize your personal or auto loan with a secure e-signature!
- Flexible terms & multiple repayment options



Are you a Lockheed Martin, Leidos, MRAS or Maryland Air National Guard employee?

Get a \$20 bonus if you refer a co-worker for membership. Your co-worker also gets \$20.

The co-worker must sign up for a minimum \$25 weekly direct deposit.

Other restrictions apply. Offer expires March 31, 2022

Are You Headed Off To College or Trade School in 2022?

The \$12,000 Credit Union College Scholarship Program for 2022 is underway now!

Apply and you will receive a \$50 VISA Gift Card for their submission!!



Deadline for applications is March 31, 2022.

Visit lmfcu.org for additional information.

Save on TurboTax® and H&R Block® This Tax Season

LM Federal Credit Union members can get special savings this tax season. Whether you file on your own with TurboTax or get help from an H&R Block tax pro, you're guaranteed to get your biggest possible refund.

Get started today and save!

Visit <https://taxservices.lovemycrreditunion.org> for TurboTax and H&R Block offer details and disclaimers.



Credit Union Difference

Examples:

- A member who typically doesn't overdraft their checking account has an overdraft - we call the member to verify the item is authorized and to provide an opportunity to deposit funds to cover the overdraft.
- When you apply for a Credit Union loan your request is typically approved within a few hours or by the morning of the next business day. You also work with the same Loan Specialist during the entire process. You may sign your consumer loan agreements with a secure eSignature. Funds can be disbursed the same day.



Got Debt? Consider a LMFCU Home Equity Loan!

A line of credit is perfect if you need continued access to funds over an extended period of time.

- Fixed rate, installment loans are also available.
- Open a new home equity line of credit - Introductory 1.49% APR!*
- Ongoing rates as low as Prime minus ½% (currently 3.0% APR)
- Fixed rate home equity loan rates as low as 3.49% APR*
- Low minimum payments and no closing costs**

Questions? Call 800-410-0501 or visit Imfcu.org

**1.49% rate available for the first 9 months. Fixed rate assumes a 5-year term with an 80% loan to value. Certain restrictions apply. Minimum \$20,000 line or loan required for closing cost waiver. **Closing costs will be added to the loan if the loan is paid off within 3-years. Application must be received by 03/31/2022. Loan must be the 1st or 2nd lien on the property and must be secured by your primary residence in MD, DC, PA, DE, NJ or VA. Rates subject to change without notice. Other restrictions apply. APR = Annual Percentage Rate.*

Family & Minor Accounts



Any member of your family or household may establish their own Credit Union membership by opening a Family Share account.

This includes your children, parents, brothers, sisters, grandparents, grandchildren, other relatives and household members.

Family members enjoy the same membership and borrowing privileges as regular members.

Open a new account by telephone or visit Imfcu.org and click on "Join" at the top of the homepage.

Selected Loan Rates	APR as low as
New Auto, 5 year ('20 thru '22 models)	2.24% APR
New Auto, 6 year ('20 thru '22 models)	2.49% APR
Used Auto, 5 year ('16 thru '19 models)	2.49% APR
Home Equity Line ¹	1.49% APR
Fixed Home Equity, 10 year	3.99% APR
Visa Platinum Credit Card	9.15% APR ²
6-month Introductory Rate	0% APR
Personal Loan	7.99% APR
Boat & RV, 15 year	4.74% APR
Motorcycle, 5 year ('20 & '21 models)	4.74% APR

APR=Annual Percentage Rate ¹9-month introductory rate
²Ongoing variable rate

Visit Imfcu.org for all loan rates

Office Holiday Closing

The Credit Union will be closed Monday, February 21, 2022 in observance of the President's Day federal holiday.

Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@lmfcu.org

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

Facebook: facebook.com/LMFederalCreditUnion

Lobby, Drive Thru & Phone Hours: Monday - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST



AMERICA'S
CREDIT UNIONS™
 Where people are worth more than money.™

