

## Latest Updates to the "What's New" page at LMFCU.ORG

### ■ Your Tax Preparation Checklist

With a bit of preparation, filing your taxes doesn't have to be so stressful.

### ■ Auto Loan Refinance Calculator

Did you know that you may save money on your existing auto loan with another lender by refinancing with LMFCU?

### ■ How to Maximize Your IRA Contributions

Every decision is important in your journey toward financial security, and your approach to IRA contributions is no exception.



## 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 & Lines of Credit up to \$300,000
- Finalize your personal loan with a secure e-signature!
- Visit [lmfcu.org](http://lmfcu.org) for details or to apply for a loan



## Are you going to the Maryland RV or Motorcycle shows in Timonium?

The **motorcycle show** is February 8th.



The **RV show** is open February 14th - 17th and 21st - 23rd.

If you are considering the purchase of a camping trailer, travel trailer, 5th wheel, motor home or motorcycle, check out our low financing rates. Refinance loans are also available.



Rates are as low as 4.49% Annual Percentage Rate.

**Contact our Loan Specialists for details.**

## Auto Loan Rates Lowered!

Purchase & Refinance loans are available

Rates for 2023, 2024 & 2025 models as low as 4.49% APR

Rates for used models as low as 4.74% APR

100% financing and terms up to 7 years\*

Delay your first payment up to 60-days

\*Rates assume a FICO score of 730+. Rates assume automatic repayment. Loans on vehicles back through the 2012 model year are available. APR = Annual Percentage Rate

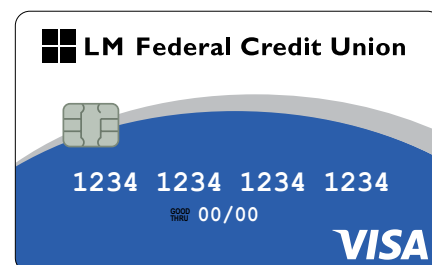


## Credit Card Balance Transfer Offer! Effective February 15th

You may transfer balances from a credit card or personal loan with another lender to your new or existing LMFCU Visa Platinum credit card and pay a low 2.99% Annual Percentage Rate for 12 months!

This offer ends on May 15th 2025. A small 2% balance transfer fee is charged to your card.

**Please contact the office to apply for a credit card and/or balance transfer.**



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

Get a bigger discount this tax season with savings of 20% on **TurboTax** federal products. Hand off your taxes, get help from experts, or file on your own – with TurboTax, America's #1 tax preparation provider.

Get expert tax help and the best-in-market offer of saving up to \$25 on **H&R Block** professional tax prep. Get your taxes done by a tax pro in an office, via video, or by phone – with H&R Block, experience counts.

**Get started today and save!**

Visit the "What's New" page at [Imfcu.org](http://Imfcu.org) for additional information.



**INTUIT**  
**turbotax**



**H&R BLOCK**

## 2024 Tax Season Information

### Hold Onto That Account Statement

You will be sent form 1099-INT for taxable dividends of \$10 or greater and form 1098 for mortgage interest paid of \$600 or greater.



**Tax Refund?** Direct Deposit To Your Account. You have the option of having your refund sent electronically to your LM Federal account. Use direct deposit to get your refund faster! Our routing number is 252076390.



## Office Holiday Closing

The Credit Union will be closed Monday, February 17, 2025 in observance of the President's Day federal holiday.

### Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

**General Info:** [info@Imfcu.org](mailto:info@Imfcu.org)

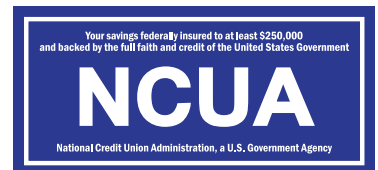
**Phone Numbers:** 410-687-5240 • 800-410-0501

**Facebook:** [facebook.com/LMFederalCreditUnion](https://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.™



## Attention College & Trade School Students: Scholarship Opportunity!

The \$24,000 Credit Union College Scholarship Program for 2025 is underway!



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

Deadline for applications is April 15, 2025.

Visit [Imfcu.org](http://Imfcu.org) for additional information.

## Home Equity Line of Credit

**We have reduced our Home Equity Line of Credit 12-month introductory rate to 2.99% APR**

You may use a Home Equity Line of Credit to perform home improvements or repairs, consolidate higher rate debts, pay tuition expenses and more. There are no closing costs as long as the line of credit is left open for 3 years.



## Watch Out for These Common Tax Scams

Tax scams increase during tax season and/or times of crisis. The IRS is reminding taxpayers to use caution and avoid becoming the victim of a fraudulent tax scheme. Here are some of the most common tax scams to watch out for.

Visit the "What's New" page at [Imfcu.org](http://Imfcu.org) for additional information.

