

Time To Buy a Vehicle? Have a High Rate Loan Elsewhere?

- Rates are as low as 1.99% APR*
- 100% financing is available*
- Get pre-approved for your loan
- Finance back through the 2005 model year*
- Use Autodraft to create your loan at the dealer
- Extended warranties with no deductible!
- Private party and lease buyout loans available

**Restrictions apply. Rate quoted assumes a 4-year term for a 2017 or 2018 vehicle and vary based upon the member's credit. APR = Annual Percentage Rate*



We Finance Boats and RV's!!!



- Eligible boats include power, sail and personal watercraft.
- RV's include motor homes, travel trailers and campers.
- Rates as low as 4.24% APR!
- Terms of up to 15-years available

Credit and other restrictions apply. Rates are the same for new or used units. Rates listed assume a loan amount of \$25,000 or greater. Rates are higher for smaller loan amounts. APR = Annual Percentage Rate. Call or visit lmfcu.org for details.

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 may be disbursed by Federal Express or electronic transfer.



Questions? Call 800-410-0501

Create a Savings Plan!

- 1) Create and review your income and expense budget. Determine how much you can afford to save.
- 2) Determine your savings goal: home purchase, retirement, tuition expenses, home improvements, auto purchase etc. We recommend savings that equals at least six months of living expenses.
- 3) Live within your means - adjust your spending as needed. Avoid the temptation of credit cards for impulse purchases.
- 4) Setup automatic savings deposits: with convenient payroll deductions at work, scheduled online banking transfers or have LMFCU setup automatic monthly or weekly account transfers
- 5) Contact a LMFCU New Account Representative to set up a savings plan.



Getting a 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! Your deposit is more secure.

LM Federal's routing number: 252076390.

Deposits may be made to your primary share/savings or checking account.

Discount on Tax Preparation

As a member of LM Federal Credit Union, you can save **intuit TurboTax**  \$5 on TurboTax® Deluxe — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. And with NEW TurboTax Live, you can have a live CPA or Enrolled Agent by your side to answer questions and review your tax return. Start TurboTax today and save!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/loy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

CU Difference

We make an extra effort to provide great service.



For example....

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.

2018 College Scholarship Program - Last Chance!

Are you headed off to college or trade school in 2018?



The deadline for the \$12,000 College Scholarship Program is March 31, 2018.

All applicants who apply will receive a \$20 VISA gift card for their submission!

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

Visit lmfcu.org for further information.

Unhappy With Your Bank Checking Account?

Get a \$100 Cash Reward* With a New Checking Account

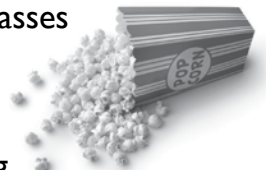
- Available for regular & interest checking accounts
- Surcharge-free ATM access at 30,000+ Co-op ATMs
- Free use of Online Banking and Internet Bill Pay*
- Mobile Banking and eStatements are available

* 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 first direct deposit is posted and confirmed. Other restrictions apply. Promotion expires March 31, 2018.



Discount Movie Passes

LMFCU offers discount movie passes to both AMC and Regal theaters. These passes never expire, and you can save up to \$3.65 per ticket!!



Visit lmfcu.org for detailed pricing.

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](https://www.facebook.com/LMFederalCreditUnion)

Lobby Hours: Mon-Thurs: 9 am - 5 pm • Friday: 9 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.™

