

Are You Ready To Reduce Your Credit Card & Personal Loan Interest Rates???

Take advantage of our Visa Platinum Credit Card 0% introductory rate for 6-months on purchases and balance transfers! Ongoing rates are as low as 9.15% APR.

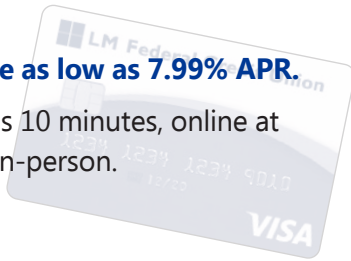
Transfer your bank credit card or personal loan balances to your LMFCU Platinum card.

A low 2% balance transfer fee applies (Minimum \$2)

Don't need a credit card?
Our personal loan rates are as low as 7.99% APR.

Apply for a loan in as little as 10 minutes, online at Imfcu.org, by telephone or in-person.

APR = Annual Percentage Rate



Fast, Hassle Free Loans to Purchase or Refinance a Vehicle!



Model year 2019 to 2021 rates with 0% down: as low as 2.24% APR, 5 year term,

As low as 2.49% APR, 6-year term

Model year 2015 to 2018 rates: as low as 2.49% APR, 5 year term, 0% down

- Delay your first payment up to 90-days!
- Purchase, refinance and lease buyout loans available
- Fast, hassle-free loan preapprovals
- Complete a dealer purchase with our Autodraft
- Finance up to 110% of the vehicle cost

Rates assume a FICO score of 730+. Four year rates are ¼% lower. Rates include a ¼% automatic repayment discount. Loans on vehicles back through the 2008 model year are available. APR = Annual Percentage Rate

Auto Buying Center at Imfcu.org!

- Dealer network listing more than 4 million new & used vehicles
- Easy to use vehicle search tools
- Vehicle features list, photos, recall history & more
- "Side-by-Side" vehicle comparison tool (up to 5-comparisons)
- Create a free account and save your vehicle searches
- Trade-in and used retail values
- Carfax reports and "Price Advisor", getting a fair price?



**LMFCU
Auto Buying
Center**

The Loan Process

- Apply for a Credit Union loan online at Imfcu.org, by telephone or in-person.
- Requests are typically approved within a few hours
- Credit pre-approvals are available for vehicle purchases
- You work with the same Loan Specialist during the entire process.
- Sign your consumer loan agreements with a secure eSignature.
- Funds can be disbursed the same day (by FedEx or electronic transfer)



Reach Your Savings Goal With a Secondary Share Account!

Finding it difficult to save for a major expense, such as a down payment for a home or vehicle purchase, vacation, home improvements, school tuition, or another expense?

Open a secondary share account so that you can separate your savings for a special purpose. You may have a specific amount of your payroll deduction or direct deposit allocated to your secondary account.



Can't Get To Our Office? No Problem!

There are 48 alternative ways to perform a transaction if you can't visit the office!

These include our call center, mobile and online banking, the LMFCU ATM or foreign ATM's, telephone banking, our website, our night envelope drop or the mail.

Visit the [What's new note at Imfcu.org](#) for details.

LMFCU Wealth Management

- Financial Planning
- Mutual Funds, Stocks & Bonds
- Pension & 401(k) Plan Rollovers
- Asset Management
- Retirement Planning
- Fixed & Variable Annuities
- Long Term Care Insurance
- Life Insurance
- Socially Conscious Investments

Our financial planner, Aaron Welch, can assess your current financial fitness level and develop a "workout" plan to improve your financial future. Aaron may be reached at (667) 308-2724 or at awelch@moneyconcepts.com



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What Not to do With Your IRS Tax Refund

When you receive your tax refund, learning how to spend it wisely is your best bet.

But you should also learn some of the ways you shouldn't be using it. We've provided you with ideas on how to use your IRS tax refund and some ways you should avoid.

Visit the What's New page at Imfcu.org for tips on what you should and shouldn't do with your IRS tax refund.



Enroll For eStatements

Forget about the inconvenience of lost or delayed statements due to mail problems.

eStatements are a free service available through Online Banking.



To setup eStatements, log into Online Banking, go to "Self Service" and then go to the "Additional Services" tab.

Contact Information

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General Info: info@lmfcu.org

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

Facebook: facebook.com/LMFederalCreditUnion

Temporary COVID-19 Hours:

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



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

