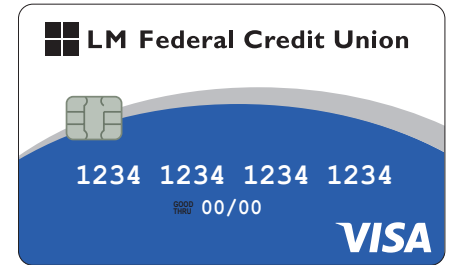


Credit Card Balance Transfer Offer!

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.



Vehicle Extended Warranties

Has your auto or truck factory warranty expired or getting close to expiring? Our extended warranty costs are typically lower than the dealers and usually provide better coverage!

Guaranteed Auto Protection (GAP)



Protect your vehicle investment with GAP. Our \$499 GAP fee is MUCH lower than the dealers.

Purchasing a Boat, Personal Watercraft or RV? Have a High Rate Loan Elsewhere?

4.49% APR*, Loans of \$25,000+, up to 10-years

4.74% APR*, Loans of \$25,000+, up to 15-years

5.74% APR*, Loans of \$15,000 to \$25,000, 10-years

- Apply by phone, in person or online at lmfcu.org
- Sign your loan docs with a secure e-signature
- Disbursements by Federal Express

*APR = Annual Percentage Rate, Credit and other restrictions apply. Rates assume a FICO credit score of 730+.



Education and Computer Loans*

- Maximum loan of up to \$3,000, minimum loan \$500
- Repayment terms up to 18-months
- ¼% rate discount for automatic payment
- Repay by convenient payroll deductions, automatic account transfer, or by mail



For additional information contact a Loan Specialist or visit the "Borrow" tab at lmfcu.org

*Restrictions apply

Smart Ways to Use Your Tax Refund

- Make a Down Payment on a New Car or Home
- Add It to Your Emergency Fund or Invest It
- Use it to Help Payoff Existing Debt
- Or Save a Little for Something Fun!



Use direct deposit to get your refund faster!

LM Federal's routing number: 252076390

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 for additional information.



You may apply for a loan online at Imfcu.org, by telephone or in person.

Selected Loan Rates	APR as low as
New Auto, 5 year	4.74% APR
New Auto, 6 year	5.24% APR
Used Auto, 5 year	4.99% APR
Home Equity Line ¹	2.99% APR
Fixed Home Equity, 10 year	5.74% APR
Fixed Home Equity, 15 year	6.24% APR
Visa Platinum Credit Card	13.40% APR ²
Balance Transfer / 12 months	2.99% APR ³
Personal and Holiday Loans	8.49% APR

APR=Annual Percentage Rate ¹ 12-month introductory rate
² Ongoing variable rate ³ 12-month balance transfer rate

Visit Imfcu.org for all loan rates

There's Still Time to Fund an IRA for 2024

The tax filing deadline is fast approaching. If you had earned income last year, you may be able to contribute up to \$7,000 for 2024 (\$8,000 for those age 50 or older by 12/31/24) up until your tax return due date, excluding extensions. For most people, that date is 4/15/25.

You can contribute to a traditional IRA, a Roth IRA, or both. You may also be able to contribute to an IRA for your spouse for 2024, even if your spouse had no earned income.

Visit the "What's New" page at Imfcu.org for additional information.



Are You Headed Off To College or Trade School in 2025?

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 for additional information.



Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@Imfcu.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



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