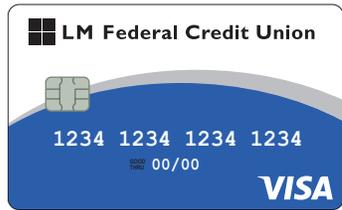


## 1.99% Credit Card Balance Transfer Offer!

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 1.99% Annual Percentage Rate for 12 months!



**This offer ends on  
May 1st 2026.**

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

**Contact the Credit Union for complete details.**

After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Standard LMFCU credit card rates are as low as 12.65% APR

## 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](http://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+.



## 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.

Get expert tax help and the best-in-market offer of saving up to \$25 on **H&R Block** professional tax prep.

**Get started today and save!**

**Visit the “What’s New” page at [lmfcu.org](http://lmfcu.org) for additional information.**



**INTUIT  
turbotax**



**H&R BLOCK**

## There’s Still Time to Fund an IRA for 2025

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 2025 (\$8,000 for those age 50 or older by 12/31/25) up until your tax return due date, excluding extensions. For most people, that date is 4/15/26.

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 2025, even if your spouse had no earned income.

**Visit the “What’s New” page at [lmfcu.org](http://lmfcu.org) for additional information.**



## Annual Johns Hopkins Children’s Center Fund Raising

We wanted to thank the many members who made a donation to the Hopkins Children’s Center during our December donation drive. The total donation amount was \$1,046, which included a partial match by the Credit Union. We encourage everyone to consider donating to this great organization. For additional information visit [www.hopkinschildrens.org](http://www.hopkinschildrens.org) or call (410) 955-5000.

*Thank  
you!*



Save up to \$7 per ticket for the National Aquarium in Baltimore.

Visit the "Discounted Tickets" page within the "Resources" tab at [lmfcu.org](http://lmfcu.org) for details.

## Refinance a Vehicle Loan Elsewhere with LMFCU: Get a \$100 Cash Bonus!

- Rates as low as 3.99% APR for 2023 thru 2025 models
- Rates as low as 4.49% APR for 2019 thru 2022 models

You may delay your first payment for up to 60-days. Minimum loan of \$15,000 required.

**Questions?** Visit [lmfcu.org](http://lmfcu.org) or call 410-687-5240.

*APR = Annual Percentage Rate*

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

The \$24,000 Credit Union College Scholarship Program for 2026 is underway now!



College-bound members are eligible to apply for one of ten \$2,000 essay-based scholarships and one of two \$2,000 video-based scholarships.

To enter you must be a LMFCU member and entering freshman through senior year of college or trade school.

**For additional information visit the "Current Promotions" page at [lmfcu.org](http://lmfcu.org).**

## Prepare For Our Upcoming Computer System Upgrade!

LM Federal Credit Union will undergo an extensive digital and member services upgrade from April 30th to May 4th. We are updating our systems to enhance your overall experience!

### Pre-upgrade Checklist

- Office closed Friday May 1st, reopens Monday May 4th
- Plan ahead for cash withdrawals and transfers to be posted before May 1st
- ATM & Visa Check Cards will have lower daily cash withdrawal & purchase limits from April 30th thru May 3rd
- Download any past account statements for your records prior to April 30th
- Account history prior to May 1st will not be available on the new system
- One-time paper account statements for April will be mailed in early May

### What to get excited about!

- Members will experience a new Online and Mobile Banking platform that includes added security.
- There will be more options to pay loans and transfer funds.
- Later this summer the payment app Zelle will be accessible through the new Mobile Banking app.



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

### Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: [info@lmfcu.org](mailto:info@lmfcu.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



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