

Getting a Loan Is Easy!

Need to consolidate bills, buy or refinance a vehicle or complete home improvements?

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

Loans are typically approved within an hour or by the next business morning. Sign your loan agreements with a secure e-signature. Funds are disbursed by electronic transfer or FedEx.

*APR = Annual Percentage Rate



Selected Loan Rates	APR as low as
New Auto	2.24%
Used Auto	2.49%
Home Equity Line (Special introductory rate)	2.49%
Fixed Home Equity, 7 year	4.34%
Fixed Home Equity, 10 year (15 yr. term available)	5.09%
Personal (Up to \$20,000)	8.89%
Boat & RV	4.24%
Motorcycle & ATV	5.49%
APR=Annual Percentage Rate	
Visit lmfcu.org for all loan rates	

Wealth Management

May is financial fitness month!

Just as having a personal exercise trainer will help you to become more physically fit, a personal financial planner can make it easier for you to become more financially fit.

Our financial planner, Aaron Welch, can assess your current financial fitness level and develop a “workout” plan to improve your financial future.



Aaron can be reached at (667) 308-2724 or at awelch@moneyconcepts.com

Club Accounts

You may now make two penalty free withdrawals from your Holiday or Summer Club account during the club withdrawal period.

The Summer Club withdrawal period is May 1st through August 31st.



NEW SERVICE! Online Discounts!

We are pleased to announce our new membership perk with TicketsatWork.

Now you'll have online access to exclusive savings on theme & water parks, movie tickets, shows & events, gift cards and much more!



Visit lmfcu.org for details.

Open a New Home Equity Line of Credit - Pay Only 2.49% APR!*

- Introductory rate of 2.49% APR*
- No closing costs**
- Low minimum monthly payments of only \$6.06 per \$1,000 borrowed.
- Ongoing access with convenient check writing



A line of credit is perfect for those who need continued access to funds for any purpose over an extended period of time.

Questions? Call 800-410-0501 or visit lmfcu.org

APR = Annual Percentage Rate. *Available for the first 6 months.

**Certain restrictions apply. Minimum \$20,000 line required for closing cost waiver.

Application must be received by 6/29/2018. Loan must be settled by 7/16/2018, must be the 1st or 2nd lien on the property and must be secured by your primary residence in MD, DC, PA, DE or VA. Rates are subject to change without notice.

VISA Check Card Fraud Monitoring System



Our fraud monitoring system is actively reviewing every card transaction to help detect and prevent fraudulent transactions.

The system includes a state-of-the-art automated telephone assistant to help you confirm recent ATM card and VISA Check Card spending activity.

Your phone caller ID will show the call originating from either CU Security or 877-276-3451.

Please also be aware that our Card Member Security team that provides fraud alert management is available 24 hours per day, 7 days per week.

Deposit Rates Are Going Up!

If you are looking for a higher rate on your deposits consider a Money Market or Certificate account. You'll earn higher dividends compared to your regular share/savings account. Various restrictions and minimum deposit requirements apply.



Contact a Member Service Representative or visit lmfcu.org for a complete listing of deposit rates and other information.

Discounted Theme Park Tickets



We now have discounted tickets for Dutch Wonderland and Hershey Park available in the office.

Are you a Lockheed Martin, MRAS or Maryland Air National Guard employee?

Get a \$20 bonus if you refer a co-worker for membership. Your co-worker also gets \$20. The co-worker must sign up for payroll deduction.



Other restrictions apply. Offer expires May 31st.

Office Holiday Closing

The Credit Union will be closed Monday, May 28, 2018 for Memorial Day.

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



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