

## Loans are Available!

**The banks may be pulling back on lending, but we are still available!**

Apply for a Loan: By telephone 9 a.m. to 5 p.m. weekdays or online at [lmfcu.org](http://lmfcu.org) 24 hours a day.

Complete my loan: Agreements may be signed by secure e-signature or paperwork is delivered to you by Federal Express. Loans are disbursed by electronic transfer or Federal Express.

Home equity loans are safely settled at our office or at a location convenient to you.



## Office Drive Thru & Telephone Service Hours

To help prevent the potential spread of the coronavirus in our community, we have closed our lobby to the public while continuing to serve members online, via phone, appointment and in our drive-thru.



Drive-thru and telephone member service are available from 9 a.m. to 5 p.m. Monday through Friday. This schedule allows us to maintain staff schedules that will continue to provide good ongoing member service.

## Out of work due to COVID-19? Have a LMFCU loan?

If you have a LMFCU loan you can skip a monthly payment. Loan modifications and extensions are also available. Please contact the office regarding your accounts and loans.

Your employment status does NOT affect your Credit Union membership! You may continue to use all LMFCU services.



## LMFCU Emergency Assistance Program

Here is a short list of assistance available to members who have been directly impacted by COVID-19, Visit [lmfcu.org](http://lmfcu.org) for details.

- Raised the maximum daily mobile check deposit limits.
- Loan Skip-a-Pay fee waivers and modified or extended payments
- Refunds of loan late fees, non-sufficient funds (NSF) fees and LMFCU foreign ATM usage fees upon request
- Penalty-free certificate & club account withdrawals
- Emergency assistance loans up to \$3,000 at 4.99% Annual Percentage Rate.

**Financial Help**

## COVID-19 Fraud Alert

The security of your personal information is a primary goal of LMFCU. That is why we will never ask you for confidential information, like full social security number, full account number, debit or credit card numbers, CVV or PIN in an email or via a web site, or from an unsolicited phone call.

Please visit the “What’s New” note at [lmfcu.org](http://lmfcu.org) for detailed information.

## We’ve Lowered Home Equity Loan Rates!

Need to consolidate debts or complete home improvements?



Consider a LMFCU home equity loan or line of credit.

Fixed rates are as low as:

3.74% APR (5-years), 3.99% APR (7-years),  
4.24% APR (10-years), 4.74% APR (15-years),

Lines of credit rates as low as Prime minus 1/2%

No closing costs for loans of \$20,000+\*

APR = annual percentage rate. Closing costs paid by LMFCU must be repaid if the loan is closed within 3-years. Available on your primary residence in MD, VA, PA, DE, VA & NJ. Restrictions apply. Equal Housing Lender. Rate quoted assumes a FICO score of 730+ and a loan-to-value (LTV) of 70%. The maximum LTV is 90%. Restrictions apply.

## Get a Cash Bonus Up To \$100 If You Refinance Your Auto Loan With LMFCU!



- Rates as low as 2.24% APR\* (2019 & 2020 models)
- Rates as low as 2.49% APR\* (2015 to 2018 models)
- 100% financing, terms up to 7-years available\*
- Finance back through the 2007 model year\*
- Apply by telephone or online at [lmfcu.org](http://lmfcu.org)

\* Refinances of existing LMFCU loans not eligible. Minimum loan of \$20,000 required. \$50 refinance bonus for loans of \$10,000+ Rates quoted assume a FICO score of 730+. Extended terms and financing of older models are subject to restrictions.

## The Passing of Vivian Bold

We are sorry to announce that Vivian Bold passed away on March 25th.

Vivian started working at the Credit Union in 1962 as a part-time employee and retired in 1999.

She was a volunteer member of the Board of Director and as our Treasurer until her retirement from the board in June of 2019. That’s 57 years of service! Visit the “What’s New” note at [lmfcu.org](http://lmfcu.org) for additional information.

## Can’t Visit Our Office? No Problem!

**Use Mobile Deposit** to deposit checks directly into your LMFCU checking or savings account using your smartphone. You may also mail a check for deposit.

**Withdraw Funds** at a no-surcharge Co-op ATM, by electronic transfer using Bill Pay or by having a check mailed to you.

**Get Account Information** with Online, Mobile or Telephone Banking, or call the office.



### 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

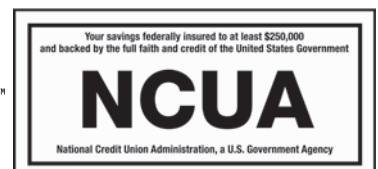
Facebook: [facebook.com/LMFederalCreditUnion](https://www.facebook.com/LMFederalCreditUnion)

Lobby Hours: Temporarily Closed

Temporary COVID-19 Drive Thru & Phone Hours: Monday - Friday: 9 am - 5 pm EST



AMERICA'S  
**CREDIT UNIONS™**  
*Where people are worth more than money.™*



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