

Are you a Lockheed Martin, Leidos, 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 a minimum \$25 weekly direct deposit.



You may apply for membership by telephone or online at lmfcu.org

Other restrictions apply. Offer expires May 31, 2022

Internet Bill Pay Features Now Fully Available Through Mobile Banking

A new version of our Mobile Banking app is available on the Google and Apple stores. All features of Internet Bill Pay are now available.

Not using Internet Bill Pay? It's a very convenient way to pay bills, transfer funds to other accounts, transfer funds to your friends, and send gift payments.

Visit the "What's New" page at lmfcu.org for more information.



Latest Updates to the "What's New" page at LMFCU.ORG

- Federal Student Loan Repayment Postponed for Sixth Time
- Ukraine Relief Effort Scams
- What's the Difference Between Medicare and Medicaid?
- When Buying Is Easy, Paying Later Can Be a Problem

The Loan Process

- Apply for a Credit Union loan online at lmfcu.org, by telephone or in-person.
- Requests are typically approved within a few hours
- Credit pre-approvals are available for vehicle purchases
- You typically 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)



Selected Loan Rates	APR as low as
New Auto, 5 year ('20 thru '22 models)	2.24% APR
New Auto, 6 year ('20 thru '22 models)	2.49% APR
Used Auto, 5 year ('16 thru '19 models)	2.49% APR
Home Equity Line ¹	1.99% APR
Visa Platinum Credit Card	9.40% APR ²
6-month Introductory Rate	0% APR
Personal Loan	7.99% APR
Boat & RV, 15 year	4.74% APR

APR=Annual Percentage Rate ¹9-month introductory rate
²Ongoing variable rate

Visit lmfcu.org for all loan rates

Save For Next Year's Summer Vacation!

Have trouble saving for your big summer vacation?

Tired of putting vacation expenses on your credit card?

Open a Summer Vacation Club account to save for next year's vacation expenses!

For example, setup a weekly deposit of \$25 and you'll have \$1,300 saved for next year. Withdrawal restrictions apply.

You may open a Club account by telephone, in-person or online at lmfcu.org



Motorcycle Loans

Purchase or refinance a new or used motorcycle up to 10 years old. Repayment terms of up to 66 months are available. Rates are as low as 4.49% Annual Percentage Rate.

Loans are available with as little as 5% down payment required (depending on credit). Dealer, private party purchases and refinance loans are available.

Haven't started looking for a motorcycle?

Apply for credit pre-approval and avoid the hassle of arranging last minute financing!



Holiday Office Closing

Memorial Day: Monday, May 30th



Need to Withdraw Funds? Don't Want to Wait For a Mailed Check?

With our MoneyMover transfer system, funds are electronically transferred from the Credit Union to your local Checking Account within 2 business days.

Request a transfer by contacting a Member Service Rep or sending a request through Online or Mobile Banking. Apply for our MoneyMover Service by completing and returning the MoneyMover application form at lmfcu.org



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facebook



Follow us for updates such as:

- Credit Union News
- Special Offers & Deals
- Current Promotions
- Loan Rates & Much More!

Give us a LIKE and keep up to date with LMFCU News!

facebook.com/LMFederalCreditUnion

Youth Resources

Unfortunately our schools don't always teach our kids financial basics. Financial education is important, and it's never too early to start. At LMFCU, we make learning fun with activities to help your kids learn the value of money and the importance of growing their savings. Help them develop habits now for a lifetime of financial wellness.

Visit the "Kids & Teens" page under the "Resources" tab at lmfcu.org for fun and educational materials.



Contact Information

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General Info: info@lmfcu.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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