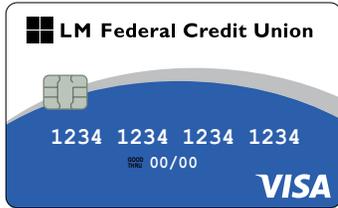


## Credit Card Balance Transfer Offer Expires May 15th!

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 3.99% Annual Percentage Rate for 9 months!



**This offer ends on May 15th 2024.**

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

## 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](http://lmfcu.org) for fun and educational materials.**

## 10 Tips to Tidy Up Your Finances this Spring

Spring is here, and it's not only your home that deserves a fresh start.

As we tidy up our living spaces, it's equally important to spruce up our finances. Just as decluttering clears physical space, a financial spring cleaning creates room for a healthier fiscal future.



### Ready to take charge of your finances?

Visit the "What's New" page at [lmfcu.org](http://lmfcu.org) to get started with some practical tips to guide you through your financial spring cleaning.

## TRUST & WILL Member Program

**Easy, Affordable, and Secure Estate Planning**



Trust & Will is the leading online estate planning platform where Credit Union members can easily create an estate plan in just minutes to protect themselves and their family.

**Members will get exclusive savings of 20% off any estate plan.**

**Visit the "What's New" page at [lmfcu.org](http://lmfcu.org) for more information.**

## Need to complete home improvements or repairs?

- Home Equity Loans or lines up to \$300,000 available
- Fixed Rate Home Equity Loans: Rates are as low as 5.24% APR<sup>1</sup>
- Home Equity Lines of Credit; 12-month Introductory rate of 3.99% APR. Ongoing rates as low as Prime minus 1/2%
- Closing costs are typically waived for loans of \$25,000 or greater<sup>2</sup>
- Personal loans up to \$25,000 available

*Restrictions apply. The home must be your primary residence in MD, PA, DC, VA, DE or NJ.*

<sup>1</sup> APR = Annual Percentage Rate

<sup>2</sup> Restrictions apply



## Planning a Day Trip or a Vacation?



Get significant discounts with the TicketsAtWork online service. You have access to exclusive savings on theme & water parks (including Disney & Universal), movie tickets, shows & events, gift cards and much more!

**Click on the TicketsAtWork link at the bottom of the Imfcu.org home page.**

## Need to Purchase a Vehicle?

- New Auto Rates Are As Low As 4.99% APR\*
- Used Auto Rates Are As Low As 5.24% APR\*
- Repayment Terms up to 7 years
- Get Pre-Approved
- Use Our Auto Buying Center
- Refinance Loans Also Available
- Execute Your Loan Docs With a Secure E-signature
- Complete The Purchase With an Autodraft
- Defer Your First Payment Up To 2-Months



**Apply for a loan by visiting or calling the office or apply online at Imfcu.org**

\*APR = Annual Percentage Rate Assumes a credit score of 730+, automatic payment and a four year term. Other restrictions apply

## Holiday Office Closing

**Memorial Day:** Monday, May 27th  
**Juneteenth:** Wednesday, June 19th

## Have a VISA Check Card? Going Away For Summer Vacation?



Contact us before your trip so that we may flag your account so that our card fraud monitoring systems won't freeze your card when you perform a transaction outside of your usual card usage locations. Contact a Member Service Representative to place a travel notice.

Monitor your account for fraudulent transactions with our Mobile Banking and CardNav mobile apps.

**Visit the "Account Access" section of Imfcu.org for details.**

## Defying Deception: Protect Yourself from Financial Scams

In today's digital world, financial predators could be lurking around every virtual corner. Scammers live to prey on our deepest fears and capitalize on our resulting panic. Whether it's a fraudulent email claiming your credit union account has been compromised or a phone call insisting you owe unpaid taxes, fraudsters employ the same psychological tactics to induce fear and coerce you into immediate action.

Understanding how these predators and their tactics operate is the key to protecting yourself.

We'll reveal common aspects of financial scams and how to safeguard your accounts and money.

**Visit the What's New page at Imfcu.org for more information.**



### Contact Information

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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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