

Stand Up Against Credit Union Taxation

As legislators and policymakers work to reduce overall deficits, tax reform is likely to play a major role. Bank lobbyists are once again putting pressure on Congress to remove credit unions' federal tax exemption. This move will significantly impact how credit unions operate and hurt the communities they serve.

Because credit unions are not-for-profit financial cooperatives, we do not pay federal taxes on earned income. The reason is that credit unions return profits back to our members in the form of better rates and better service!

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

Financial Basics for Millennials

Poor money management can lead to debt, stress and dependency on others.

7 Simple Ways to Bank Greener

In this article, we'll highlight seven ways you can bank greener while streamlining your finances.

Buy Now, Pay Later: Helpful or Harmful?

In this article, we'll discuss BNPL programs, reveal hidden pitfalls, and provide tips on how to use these payment platforms responsibly.



Planning a Day Trip or Vacation?

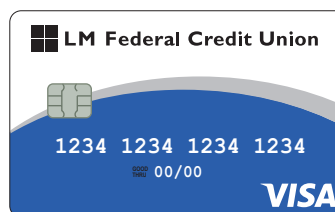


You have access to exclusive savings on theme & water parks (including Disney & Universal), movie tickets, shows & events and more!

Click on the TicketsAtWork link at lmfcu.org

2.99% 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 2.99% Annual Percentage Rate for 12 months!



**This offer ends on
May 15th 2025.**

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

Assumes the existing \$5,000 credit card interest rate is 18% annual percentage rate

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% APR¹
- Home Equity Lines of Credit; 12-month Introductory rate of 2.99% APR.
Ongoing rates as low as Prime minus 1/2%
- Closing costs are typically waived for loans of \$25,000 or greater²
- Personal loans up to \$25,000 available

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

¹ APR = Annual Percentage Rate

² Restrictions apply



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.

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



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!

For example, setup a weekly deposit of \$75 and you'll
have \$3,900 saved for next year.

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

LM Federal Credit Union is on Facebook!

"Like" our Facebook page during the month of
May and you will be entered in a drawing for
a **\$200 cash bonus deposit!**



To be eligible you must click
on the "Like" icon at the
top of the LM Federal Credit
Union's facebook page.

**restrictions apply*

Need to Purchase a Vehicle?

- New Auto Rates Are As Low As 4.24% APR*
- Used Auto Rates Are As Low As 4.49% APR*
- Pre-approvals and repayment Terms up to 7 years
- 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 60 Days



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

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

- 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+.



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

Holiday Office Closing

Memorial Day: Monday, May 26th

Juneteenth: Thursday, June 19th

Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@Imfcu.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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Where people are worth more than money.™

