

Auto Buying Center at Imfcu.org!

- Dealer network listing more than 4 million new & used vehicles
- Easy to use vehicle search tools
- Vehicle features list, photos, recall history & Carfax reports and more
- "Side-by-Side" vehicle comparison tool (up to 5-comparisons)
- Create a free account and save your vehicle searches
- Trade-in and used retail values
- Access thru Imfcu.org (top of the home page)



High Rate Vehicle Loan Elsewhere?



- Delay your first payment up to 3-months*
- Rates as low as 2.24% APR** (2022 thru 2020 models)
- Rates as low as 2.49% APR** (2016 to 2019 models)
- 100% financing, terms up to 7-years available*
- Finance back through the 2007 model year*

*Restrictions apply **APR = Annual Percentage Rate. Rates quoted assume a FICO score of 730 or higher.

Credit Card Balances Getting You Down? Refinance and Save!

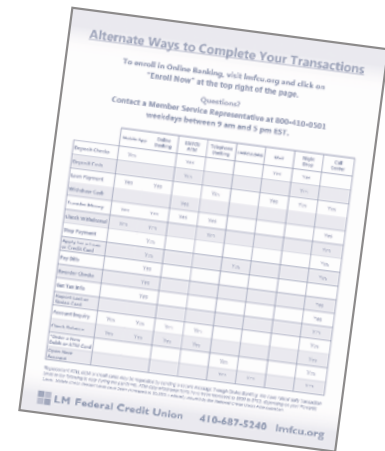
- Personal/debt consolidation loans (up to \$25,000)
- Home Equity loans up to \$200,000
- Loans for those with less than perfect credit
- Low rates, flexible terms, multiple repayment options

Can't Get To Our Office? No Problem!

There are 48 alternative ways to perform a transaction if you can't visit the office!

These include our Call Center, Mobile and Online Banking, Internet Bill Pay, Mobile check deposit, the LMFCU or foreign ATM's, Telephone Banking, the mail and MORE!!

Visit the What's New note at Imfcu.org for details.



Food Inflation

What's behind it, how to cope and seven ways to master the supermarket.

Visit the What's New note at Imfcu.org for details.

Reminder: 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 within Mobile Banking.

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 Imfcu.org for more information.



Are You Protecting Your Financial Information?

Each year scam artists and identity thieves steal billions of dollars from unsuspecting consumers. These criminals use the phone, email, text messaging, postal mail and the internet to steal your information or trick you into handing over your money.

Learn how to recognize common scams and take action if you think you are a victim of fraud.



Protect Older Americans!

The National Credit Union Administration (NCUA) is highlighting its online educational resources that address the unique financial and consumer protection needs of older Americans.

For details on the above, visit the "What's New" notes at lmfcu.org

Office Holiday Closings

Juneteenth Day (observed) - Monday, June 20, 2022
Independence Day - Monday, July 4, 2022

LMFCU Wealth Management

- Mutual Funds, Stocks & Bonds
- Pension & 401(k) Plan Rollovers
- Fixed & Variable Annuities
- Asset Management, Financial & Retirement Planning
- Long Term Care & Life Insurance
- Socially Conscious Investments

Our financial planner, Aaron Welch, can assess your current financial fitness level and develop a "workout" plan to improve your financial future. Aaron may be reached at (667) 308-2724 or at awelch@moneyconcepts.com

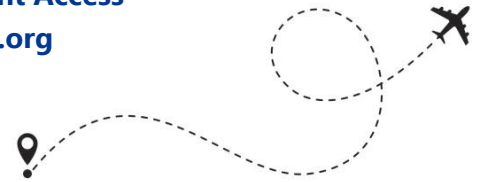


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Products offered: 1. Are not federally-insured; 2. Are not obligations of the credit union; 3. Are not guaranteed by the credit union; 4. Involve investment risk, including loss of principal.

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 lmfcu.org for details.



Having Financial Problems?

Contact Consumer Credit Counseling Service of MD (CCCSMD), a non-profit financial counseling agency. Services include debt repayment services, mortgage solutions, homebuyer workshops, and student loan counseling.

**www.cccsmd.org
800-642-2227**



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

Lobby, Drive Thru & Phone Hours: Monday - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST



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