

Latest Updates to the “What’s New” page at LMFCU.ORG

Financial Tips to Prep for College

Tips to help you cut down on costs and keep up with your finances while attending college.

Summertime Scams are Coming in Hot

Here’s a glimpse at some of the more common summertime scams – and ways to keep you and your money safe.

The True Cost of Car Ownership

We explore the true cost of car ownership and highlight additional costs you should factor in before signing on the dotted line.

No-surcharge ATM Mobile App Locator!

Make sure you know how to find a no-surcharge or deposit taking ATM with our CO-OP ATM Locator App. With more than 30,000 surcharge-free locations, you’ll never be lost looking for a surcharge-free ATM again!



Refer a Co-worker or Family Member and Get \$50*

Complete and submit the short referral form found at lmfcu.org. Your friend will receive an email invitation to set up their membership and open an account.

After their new account is open, you will each receive \$50!

*Other restrictions apply. Bonuses will be awarded via deposits to share savings account within 60 days of all criteria being met. Referred members must be new to LMFCU. Membership eligibility requirements apply. Members of your household are also eligible. The new member’s account must remain open for at least 4-months.

Open a New Checking Account and Receive a \$100 Bonus Deposit!*

Receive a \$100 bonus deposit provided the following criteria are met:

- Sign up for Online or Mobile Banking and select eStatements.
- Have a direct deposit of at least \$500 per month.
- Get a Visa contactless check card and perform 12 or more debit card purchases per month.



*Members are limited to one Checking account per membership. Other restrictions apply.

The Loan Process

- Our loan rates are VERY competitive, especially for those with good credit.
- 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	5.24% APR
Used Auto, 5 year	5.49% APR
Home Equity Line ¹	3.99% APR
Fixed Home Equity, 15 year	6.24% APR
Visa Platinum Credit Card	14.40% APR ²
Personal Loan	8.99% APR

APR=Annual Percentage Rate ¹ 12-month introductory rate

² Ongoing variable rate

Visit lmfcu.org for all loan rates

Protect Your Checking Account



LMFCU offers the following real-time overdraft protection options to prevent transactions denied for non-sufficient funds.

Savings Transfer: Automatically moves money from savings to checking, assuming funds are available. Low \$5 transaction fee. Limit of six transfers per month.

Rediline Overdraft Loan: Automatically advances funds to checking up to the Rediline credit limit. Line limits of up to \$5,000 available. Low \$5 transaction fee.

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

5.74% APR*, Loans of \$15,000 to \$25,000, 10-years

- Apply by phone, in person or online at lmfcu.org
- 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+.



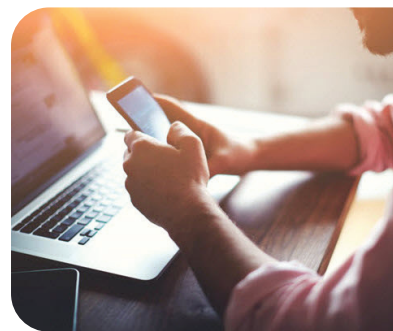
Online Banking Notification Alerts

Alerts are sent to your email address listed in Online Banking.

- On the Online Banking home screen, click on the bell icon in the upper right corner. Click "Create Alerts". Choose the type of alert you would like to setup.
- In the Mobile Banking app, click on the menu icon in the upper left corner. Click "Alerts", then tap the "Create Alert" button.

Alert options include;

- Low Balance Alert
- Transaction Alerts, including deposit and/or withdrawals
- Certificate Maturity
- Periodic Balance Alert
- Personal Reminders
- Check Cleared ▪ Loan Payment Due



Holiday Office Closing

Juneteenth: Wednesday, June 19th

Independence Day: Thursday, July 4th

Have a LMFCU VISA Check Card or Credit Card?

Use a smart phone? Protect against card fraud and misuse - in real-time - via your smart phone.

- Turn your card on and off
- Set card spending limits
- Receive real-time card-use notifications and spending-limit alerts
- Use CardNav for Visa check cards and SecureLOCK Equip for credit cards.
- Limit use to specific merchants
- Set GPS location restrictions

Visit the "Account Monitoring" tab within "Account Access" at lmfcu.org for additional information.



SecureLOCK Equip

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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