

Getting a Loan is Easy!

Need to consolidate bills, buy or refinance a vehicle or complete home improvements?

Apply for a loan in as little as 10 minutes, online at lmfcu.org, by telephone or in-person.

Loans are typically approved within an hour or by the next business morning. Sign your loan agreements with a secure e-signature. Funds are disbursed by electronic transfer or FedEx.

*APR = Annual Percentage Rate

Selected Loan Rates	APR as low as
New Auto, 5 year	2.24% APR
Used Auto, 5 year	2.74% APR
Home Equity Line	2.49% APR
Fixed Home Equity, 5 year	3.84% APR
Fixed Home Equity, 7 year	4.34% APR
Signature	8.89% APR
Boat & RV, 10 year	4.49% APR
APR=Annual Percentage Rate Visit lmfcu.org for all loan rates	

Discounted Maryland State Fair Tickets!

Purchase MD State Fair Tickets in advance and avoid long lines at the gate and save money!



The fair runs August 24th - September 3rd
Hurry! Last day to purchase tickets is August 17th!

Back To School Loans!

The kids will be heading back to school before you know it! Use our Back to School Loan to help with the expense of:

- Backpacks & Supplies
- Laptops
- Dorm Room Needs
- Clothes

We can finance whatever else the kids need to start another year of learning off right.

Rates are as low as 8.99% APR*

You may apply for a loan online, by telephone or in person.

*APR = Annual Percentage Rate. Rate quoted assumes a credit score of 730 or higher and automatic repayment.



Deposit Rates Up!

As you may know, we again raised deposit rates on July 1st.

Money Market rates are as high as 0.80% APY (minimum \$25,000)

24-month certificate rate for deposits under \$25,000 is 2.00% APY

24-month IRA certificate rate for deposits \$25,000 or greater is 2.25% APY

You may open a new account by telephone or by visiting the office.

IRA = Individual Retirement Account
APY = Annual Percentage Yield



Visit lmfcu.org to sign up for Online Banking.

Maryland Tax-Free Week!

Get your back to school shopping for clothes and shoes off to a great start with the Maryland tax free week from August 12th through the 18th.

Individual items of \$100 or less are exempt from Maryland sales taxes. In-store and online sales are eligible.

Back to school loans are available!

Restrictions apply.

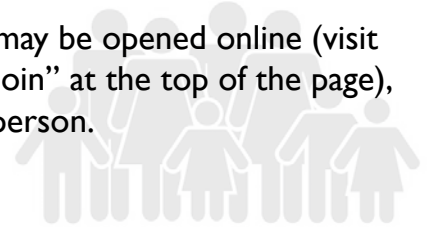


Family Accounts!

Any member of your family may also open their own LM Federal membership.

This includes your children, parents, brothers, sisters, grandparents, grandchildren, aunts, uncles, nieces and nephews, etc. Those living within the same household of an existing Credit Union member may also open their own membership.

New memberships may be opened online (visit lmfcu.org, click on "Join" at the top of the page), by telephone or in-person.



Protect Your Smartphone!

As more account holders begin to jump on the mobile banking bandwagon, it's important to remember that a Smartphone essentially acts as another computer.

While this additional connection to the Internet is convenient, it also serves as another outlet where your information can be compromised. Visit the "What's New" note at lmfcu.org for additional information.



The Credit Union will be closed Monday, September 3rd to observe the Labor Day federal holiday.



Need help finding your way on the road to financial fitness?



Guidewell Financial Solutions, a non-profit agency, offers financial counseling services to all members of the community.

Services Provided:

- Credit Counseling, Bankruptcy, and Debt Management Plans
- Housing: Pre-Purchase Counseling, Reverse Mortgage Counseling, and Mortgage Delinquency and Foreclosure Prevention Counseling
- Lifelong Financial Coaching

Formally known as Consumer Credit Counseling Service of MD & DE (CCCS)



guidewellfs.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 Hours: Mon-Thurs: 9 am - 5 pm • Friday: 9 am - 7 pm

Drive Thru & Phone Hours: Mon-Thurs: 9 am - 6 pm EST • Friday: 9 am - 7 pm EST



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Where people are worth more than money.™

