

Auto & Truck Loan Rates Lowered!

New vehicle rates are as low as **2.74% APR**
Used vehicle rates are as low as **2.99% APR**

- Purchase, refinance and lease buyout loans available
- Fast, hassle-free loan preapprovals
- Finance up to 105% of the vehicle cost
- Apply for a loan in-person, by telephone or online
- Complete your loan with an e-signature



Call or visit lmfcu.org to view our current loan rate sheet.

APR = Annual Percentage Yield. Rates quoted assume a credit score of 730+, a 4-year repayment term and a loan to value of 100%. New rates apply to model years 2018 and 2019 with under 20,000 miles. Used rates apply to model years 2015 thru 2019. Higher rates apply for older models and longer repayment terms.

Credit Union 70th Anniversary Celebration!

The Credit Union was organized in 1949.
Take advantage of the following 70th anniversary offers:

\$70 New Loan Cash Bonus: Eligible loans include auto, truck, boat, RV, motorcycle, personal and home equity loans. Apply for a loan in-person, by telephone or online.

\$70 New Checking Account Bonus:
Not happy with your bank checking account?
Switch to LMFCU!

\$25 New Member Bonus

70th

AND MORE!

Offers expire on August 30th. Minimum loan of \$10,000 required. New member bonus requires a \$20 weekly or equivalent payroll deposit. Other restrictions apply, call or visit lmfcu.org for details.

The Credit Union Difference!

LMFCU is a not-for-profit financial institution owned and operated by its members. Banks are typically controlled by outside stockholders. LMFCU typically offers better rates on savings and loan products than other, profit-driven financial institutions. Similarly, we usually charge lower account fees.

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 whatever your kids need to start another year of learning off right.

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

Approvals are typically given the same day.



TicketsAtWork

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! Call or visit lmfcu.org.



Home Equity Loans!

Open a new home equity line of credit -
Pay Only **2.49% APR!***

Fixed rate home equity loan rates as low
as 3.99% APR*

Low minimum payments and no closing costs**

Questions? Call 800-410-0501 or visit lmfcu.org

APR = Annual Percentage Rate.

*Available for the first 6 months. Fixed rate assumes a 5-year term with a 80% loan to value.

Certain restrictions apply. Minimum \$20,000 line or loan required for closing cost waiver.

Application must be received by 9/30/2019. Loan must be the 1st or 2nd lien on the property and must be secured by your primary residence in MD, DC, PA, DE or VA. Rates are subject to change without notice. Other restrictions apply



Discounted Maryland State Fair Tickets!

Discounted tickets must be purchased in advance. The fair runs August 23rd - September 2nd. Avoid long lines at the gate and save money!

Call or review the “What’s New” note at lmfcu.org.



Hurry! Last day to purchase tickets at the Credit Union is August 16th!

Selected Deposit Rates

Account Type	Minimum Balance	APY
Share (Savings)	\$100.00	.50%
Money Market	\$2,500.00	.70%
Money Market Plus	\$25,000.00	.95%
12 Month Certificate	\$500.00	2.10%
12 Month Certificate	\$25,000.00	2.35%
24 Month IRA Certificate	\$500.00	2.40%
24 Month IRA Certificate	\$25,000.00	2.65%

APY=Annual Percentage Yield IRA = Individual Retirement Account

Visit lmfcu.org for all deposit rates

Retirement of Vivian Bold

Vivian Bold has retired from the Credit Union’s board of directors. Vivian started working at the Credit Union in 1962 until her retirement in 1999. She was the only employee during most of the 1960’s when the Credit Union’s total assets fell to only \$60,000. Today the Credit Union has over \$41 million in assets and over 3,600 members. Thanks to Vivian for her 57 years of Credit Union service!

You will be missed!



Contact Information

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Phone Numbers: 410-687-5240 • 800-410-0501

Facebook: [facebook.com/LMFederalCreditUnion](https://www.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.™

