

Like Your Vehicle But Not Your Vehicle Loan?

Refinance with the Credit Union!

- Delay your first payment for up to 90-days*
- Get a cash bonus of up to \$100!**
- Rates as low as 1.99% APR* (2019 & 2020 models)
- Rates as low as 2.24% APR* (2015 to 2018 models)
- 100% financing, terms up to 7-years available
- Apply by telephone or online at lmfcu.org

Loan Interest Saved For Each 1% Reduction in Rate

Loan Amount	5 Year	6 Year
\$25,000	\$682	\$828
\$40,000	\$1,091	\$1,325
\$60,000	\$1,660	\$2,020

* 90-day deferral is subject to credit approval. Minimum loan of \$10,000 required. Available on 2013 or newer models. Minimum credit scores and other restrictions apply.

** Refinances of existing LMFCU loans not eligible. Minimum loan of \$20,000 required. \$50 refinance bonus for loans of \$10,000+. Rates quoted assume a FICO score of 730+. Extended terms and financing of older models are subject to restrictions.

Selected Loan Rates	APR as low as
New Auto, 5 year	1.99% APR
Used Auto, 5 year	2.24% APR
Home Equity Line*	1.99% APR
Fixed Home Equity, 7 year	3.99% APR
Fixed Home Equity, 10 year	4.24% APR
Signature	7.99% APR
Boat & RV, 10 year	4.49% APR
APR=Annual Percentage Rate *6-month introductory rate	
Visit lmfcu.org for all loan rates	

Visa Credit Card Program Available



- Pay 0% for the first 6-months
- No annual or over limit fees
- Rates as low as 7.9% Annual Percentage Rate
- Rewards program & balance transfer option

Contact a Loan Specialist for details.

Credit Union Lobby Reopened

Lobby service for cash, check, coin and other transactions does not require an appointment.



We still encourage appointments for new accounts, new loans, wire transfers, etc. There are limitations on the number of members who may visit the office. Acrylic barriers are in place to protect members and Credit Union staff. Social distancing and face masks are required and hand sanitizer is available.

Use Payroll Deduction to Automate Your Savings

Payroll deduction allows you to set up a simple system that directs funds to various accounts automatically, ensuring that saving always happens.



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 9th through the 15th.**

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

Other Credit Union Services

Did you know we also offer...

- LMFCU Auto Buying Center
- TruStage Insurance
- Online Discounts with TicketsAtWork
- Visa Gift Cards & Wire Transfers
- Coin Machine - turn that change into cash!
- National Aquarium Discount Tickets

DID YOU KNOW?

* Fee varies depending on your Membership Rewards level.

The Credit Union will be closed Monday, September 7th to observe the Labor Day federal holiday.



Why Personal Loans May Be the Best Choice

We all typically turn to credit cards for quick access to funds. While credit cards can serve an important purpose for helping out in financial jams, ongoing higher card interest rates are a problem.

What Can a Personal Loan Be Used For?

- Consolidate debt
- Make home improvements
- Pay off higher-interest debts
- Manage financial curveballs when life throws them in your direction



Our personal loan rates are as low as 7.99% Annual Percentage Rate.

Apply for a loan by telephone or online at lmfcu.org

Check Out Our Mobile Banking App!

The Mobile Banking app “TouchBanking”, available in the app store.

- Check account balances & view account history
- Transfer funds & deposit a check

To use the Mobile Banking app, you must first enroll in Online Banking.

Activate the app with the code “lmfcumobile”.



Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@lmfcu.org

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

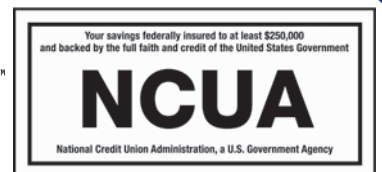
Facebook: [facebook.com/LMFederalCreditUnion](https://www.facebook.com/LMFederalCreditUnion)

Temporary COVID-19 Hours:

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



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Where people are worth more than money.™



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