

# NEWS&NOTES AUGUST 2021

## **Signup for eStatements**

# Signup in August and you will be entered in a drawing for a \$100 bonus deposit!

- Forget about the inconvenience of lost or delayed statements due to mail problems.
- Get your statement faster. eStatements are typically available by the 3rd business day of the month.
- eStatements are free! Once you enroll, the last 12 months of statements are available through desktop Online Banking and Mobile Banking. The 12-month statement availability starts building from your day of enrollment.

#### Signing up is easy!

Within desktop Online Banking, select the "Profile & Settings" option, click on "eStatements" and follow the prompts.

You may also contact a Member Service Representative to be enrolled for eStatements.

# Extended Warranty Program



Has your auto or truck

factory warranty expired or getting close to expiring? Our extended warranty costs are typically lower than the dealers and provide the same or better coverage! Factory type coverage is available on 2015 and newer models with less than 100,000 miles. There are no deductibles and you may have your vehicle serviced by any licensed mechanic.

### **Guaranteed Auto Protection (GAP)**

Protect your vehicle investment with GAP. Our \$399 auto GAP fee is MUCH lower than the dealers.

### Are You Ready To Reduce Your Credit Card & Personal Loan Interest Rates???

Take advantage of our Visa Platinum Credit Card 0% introductory rate for 6-months on purchases and balance transfers! Ongoing rates are as low as 9.15% APR.



Credit limits up to \$20,000 are available.

Transfer your bank credit card or personal loan balances to your LMFCU Platinum card.

A low 2% balance transfer fee applies (Minimum \$2)

### **Don't need a credit card?** Our personal loan rates are as low as 7.99% APR.

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

APR = Annual Percentage Rate

Selected Loan Rates	APR as low as
New Auto, 5 year	2.24% APR
Used Auto, 5 year	2.49% APR
Home Equity Line*	1.49% APR
Fixed Home Equity, 7 year	3.74% APR
Fixed Home Equity, 10 year	3.99% APR
Visa Platinum Credit Card	9.15% APR**
Signature	7.99% APR
Boat & RV, 10 year	4.49% APR
APR=Annual Percentage Rate *9-month introductory rate **Ongoing variable rate	

Visit Imfcu.org for all loan rates

800-410-0501

# **Planning a Day Trip or a Vacation?**

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!



Click on the TicketsAtWork link at the bottom of the Imfcu.org home page.

## **Monitor Your Credit Reports!**

Visit the "Credit Reports" page within the Imfcu.org "Resources" section for information about getting free copies of your credit report. Information is also available about disputing Credit Bureau errors and freezing access.

# Unhappy with your checking account elsewhere?

You will receive a \$50 bonus deposit if you open a new checking account with direct deposit and a VISA Check Card. Open an account by visiting Imfcu.org, in person or by telephone.

Account features include Online & Mobile Banking, Internet Bill Pay,

Google and Apple Pay, eStatements, Mobile Check Deposit,

access to no-surcharge ATM's, and more!

Restrictions apply. Bonus not available for business accounts.





### **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 8th through the 14th. Individual items of \$100 or less are exempt from Maryland sales taxes. In-store and online sales are eligible. Visit the What's New page at Imfcu.org for details.

Don't forget that back to school loans are available!

The Credit Union will be closed Monday, September 6th to observe the Labor Day federal holiday.



## **Financial Tips**

Visit the "Financial Tips" note within the Imfcu.org "What's New" page for random financial tips about savings, credit and borrowing.

### **Contact Information**

101 Chesapeake Park Plaza, Baltimore, MD 21220 General Info: info@Imfcu.org Phone Numbers: 410-687-5240 • 800-410-0501 Facebook: facebook.com/LMFederalCreditUnion Temporary COVID-19 Hours: Lobby, Drive Thru & Phone Hours: Monday - Friday: 9 am - 5 pm EST



