

LM Federal Credit Union 75th Anniversary Celebration!

LM Federal Credit Union was originally established in 1949 as the "Martin Employees Federal Credit Union" by the employees of the Glenn L. Martin Aircraft Company in Middle River, Maryland. The Credit Union was established because employees were tired of the high fees, non-competitive rates, and poor customer service available at traditional banks. Today we serve over 3,500 members and have over \$57 million in total assets. **Thank you for your membership!**



Credit Union Difference!

The difference between the Credit Union and a large national bank is that our member service objective is to immediately help our members. If you call or visit our office, we typically respond with little to no waiting time. **We are not always perfect, but we will make the effort.**

New Checking Account \$75 Cash Bonus

Get a cash bonus of \$75 with a new checking account! Direct deposit and a Visa check card are required.*

New Loan \$75 Cash Bonus

Receive a \$75 cash bonus when you take a new loan of \$10,000 or greater, including a personal, new or used auto, boat, RV, motorcycle or home equity loans (fixed or lines).*



Auto Loan Cash Bonuses!*

Take a vehicle loan with an extended warranty:

Get a \$75 Cash Bonus!

Take a vehicle loan with GAP protection:

Get a \$75 Cash Bonus!

Our Auto GAP Fee is a Low \$499.

* Restrictions apply, please visit lmfcu.org for details.
Promotions expire August 30, 2024

Member Appreciation Day!

Visit our office for light refreshments and special offers on Thursday, August 8th.

There will be a \$75 cash bonus drawing.

***You will also be entered into our
GRAND PRIZE DRAWING.***

Grand Prize Drawing

**Enter for a chance to win a new
Blackstone Grill by one of the following:**

- Open a new qualifying checking account or loan.
- Visit the office on a Member Appreciation Day.
- Complete the Website Scavenger Hunt online at lmfcu.org

**Blackstone Original
4-Burner 35" Propane
Omnivore Griddle with
Hard Cover**



*Various restrictions apply.
Promotions end 8/30/2024.

Gift Cards: A Scammer's Best Friend



Racks of gift cards can be found for sale in every store. Their popularity, availability, and ease of purchasing make them a top choice for many consumers. However, those same qualities are precisely what makes them attractive to fraudsters. There are many ways criminals use gift cards in combination with scams.

Visit the "What's New" page at Imfcu.org for some of the most popular scenarios concerning gift cards that you may encounter.

Save For Next Year's Summer Vacation!

Have trouble saving for your big summer vacation?

Tired of putting vacation expenses on your credit card?

Open a Summer Vacation Club account to save for next year's vacation expenses!



For example, setup a weekly deposit of \$50 and you'll have \$2,600 saved for next year. Withdrawal restrictions apply.

You may open a Club account by telephone, in-person or online at Imfcu.org

Need to Withdraw Funds? Don't Want to Wait For a Mailed Check?



With our MoneyMover transfer system, funds are electronically transferred from the Credit Union to your local Checking Account within 1 business day. Request a transfer by contacting a Member Service Rep or sending a request through Online or Mobile Banking. Apply for our MoneyMover Service by completing and returning the MoneyMover application form at Imfcu.org

Selected Loan Rates

APR as low as

New Auto, 5 year	5.24% APR
New Auto, 6 year	5.49% 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 Imfcu.org for all loan rates

What to Look for When Buying Used Vehicles

When it comes time to purchase a vehicle, you have several decisions to make. You not only have to select the vehicle's make and model, but you also have to decide if you're going to buy a new or used car.

Visit the "What's New" page at Imfcu.org to review the pros and cons of buying a used vehicle, and what to look for when you're in the market for one.

Holiday Office Closing

Labor Day: Monday, September 2nd



Contact Information

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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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