

## 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. Rates are as low as 8.49% Annual Percentage Rate.



Check out our “What’s New” page at [lmfcu.org](http://lmfcu.org) for back to school shopping tips!

## Need a Fast Personal Loan?

Personal loan rates are as low as 8.49% APR.

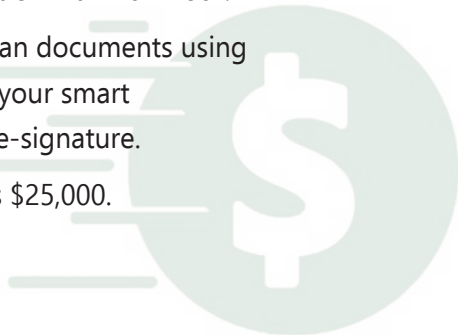
Need to pay for your vacation, payoff a high rate credit card, fix up your vehicle or perform home improvements?

Apply for a loan by telephone, in person or online at [lmfcu.org](http://lmfcu.org) in less than 10 minutes. Loans are typically approved on the spot or within an hour.

You may sign your loan documents using any device including your smart phone with a secure e-signature.

Our maximum loan is \$25,000.

APR = Annual Percentage Rate



## Have a High Rate Vehicle Loan Elsewhere? Refinance with LMFCU and get a \$100 Cash Bonus!\*

Rates are as low as 4.49% APR for a 5 year loan\*\*

LMFCU will payoff your existing loan and handle the updating of the vehicle title.

Repayment terms up to 7-years available.



APR = Annual Percentage Rate

\* The \$100 cash refinance bonus is subject to credit approval. Minimum loan of \$15,000 required. Available on 2016 or newer models. Minimum credit scores and other restrictions apply. Promotion expires 9/30/25.

\*\* Rate quoted assumes a FICO score of 730 or greater

## Mobile Banking

You can monitor and transact on your accounts 24 hours a day using the Mobile Banking app. You may also set up eStatements, deposit checks with Mobile Deposit and set up account alerts, such as:

- Low and Periodic Balance Alerts
- Transaction Alerts, including deposit and/or withdrawals of a specified amount
- Check Cleared, Loan Payment Due and more.

## Latest Updates to the “What’s New” page at [LMFCU.ORG](http://LMFCU.ORG)

- Parents: 5 Tasks for Your College-Bound Child
- What is the Prime Rate & How Does It Affect Me?
- Making the Switch from Physical to Digital Wallet
- Factors That Drive Your Car Insurance Rate
- A Woman’s Guide to Health Care in Retirement



# 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 10th through the 16th. 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 [lmfcu.org](http://lmfcu.org) for details.

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



## Holiday Office Closing

**Labor Day:** Monday, September 1st

## Changes to Deposit Availability Policy

We've updated our deposit availability policy in accordance with federal Regulation CC changes.

These updates reflect inflation-adjusted thresholds and will impact the amount of funds available for withdrawal from check deposits.

**Effective July 1, 2025, the following changes apply:**

- Minimum amount available from check deposits on the next business day: Increasing from \$225 to \$275
- Large deposit threshold: Increasing from \$5,525 to \$6,725

These changes are designed to improve access to your funds and reflect adjustments based on inflation.



Selected Loan Rates	APR as low as
New Auto, 5 year	4.49% APR
New Auto, 6 year	4.99% APR
Used Auto, 5 year	4.74% APR
Home Equity Line	2.49% APR <sup>1</sup>
Fixed Home Equity, 10 year	5.74% APR
Visa Platinum Credit Card	13.40% APR <sup>2</sup>
Balance Transfer / 6 months	1.99% APR <sup>3</sup>
Personal Loans	8.49% APR
Boat or RV, 10 year	4.49% APR <sup>4</sup>
Boat or RV, 15 year	4.74% APR

APR=Annual Percentage Rate  
<sup>1</sup>12-month introductory rate, ongoing rate as low as Prime minus 1/2%  
<sup>2</sup>Ongoing variable rate <sup>3</sup>6-month balance transfer rate  
<sup>4</sup>Assumes a loan of \$25,000 or greater. Minimum loan of \$5,000.

**Visit [lmfcu.org/rates/loan-rates](http://lmfcu.org/rates/loan-rates) for all loan rates**

## Finally!! Contactless Visa Platinum Credit Cards

Contactless payments are transactions made by tapping either a contactless card or payment-enabled mobile or wearable device over a contactless-enabled



payment terminal. Cards, phones, watches, and other devices use the same contactless technology. When you tap to pay checkout is secure and convenient.

Contact the Credit Union if you would like to get a Contactless Visa Platinum Credit Card!

There is no charge to upgrade your Visa platinum credit card to a contactless card.

### Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

**General Info:** [info@lmfcu.org](mailto:info@lmfcu.org)

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

**Facebook:** [facebook.com/LMFederalCreditUnion](https://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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