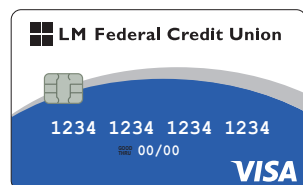


## Summer Credit Card Home Improvement Purchase Promotion!



All cardholders will receive 0.99% Annual Percentage Rate for 6-months on Home Improvement purchases preformed between 6/1/26 and 9/1/26.

Some purchase categories are: electrical, hand/power tools, lighting, plumbing, paint, flooring, lumber, roofing supplies, **and much more!**



Visit the [Imfcu.org](https://Imfcu.org) "Promotions" page for details.

## Considering a Boat Purchase?



**Boat and Personal Watercraft Financing is Available!**

Boat financing includes Power Boats, Pontoon Boats, Sailboats and Personal Watercraft.

**Credit Union Boat Loan Advantages:**

4.49% APR\*, Loans of \$25,000+, up to 10-years

4.74% APR\*, Loans of \$25,000+, up to 15-years

- Apply by phone, in person or online at [Imfcu.org](https://Imfcu.org)
- Sign your loan docs with a secure e-signature
- Disbursements by Federal Express
- Credit pre-approvals and fast loan approvals
- Refinance loans are available

\*APR = Annual Percentage Rate, Credit and other restrictions apply. Rates assume a FICO credit score of 730+.

## 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. Visit the What's New page at [Imfcu.org](https://Imfcu.org) for details.

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



## 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 [Imfcu.org](https://Imfcu.org) for back to school shopping tips!**

| Selected Loan Rates | APR as low as* |                            | APR as low as* |
|---------------------|----------------|----------------------------|----------------|
| New Auto, 5 year    | 4.24% APR      | Home Equity Line**         | 2.49% APR      |
| New Auto, 6 year    | 4.74% APR      | Fixed Home Equity, 10 year | 5.49% APR      |
| Used Auto, 5 year   | 4.74% APR      | Fixed Home Equity, 15 year | 5.99% APR      |
| Personal Loans      | 8.49% APR      | Boat & RV, 10 year         | 4.49% APR      |

APR=Annual Percentage Rate \*Rates quoted assume a credit score of 730+ \*\*12-month introductory rate

**Visit [Imfcu.org](https://Imfcu.org) for all loan rates**

## Latest Updates to the “What’s New” page at LMFCU.ORG

### ▪ How to Recover From Financial Setbacks

Financial curveballs have a way of putting even the best financial plans to the test.

### ▪ Am I liable for my spouse’s debts?

The general rule is that spouses are not responsible for each other’s debts, but there are exceptions.

### ▪ When is the Best Time to Buy a Car?

Financial readiness beats calendar timing, and it can make the entire buying experience less stressful.



## Auto Buying Center at Imfcu.org!

- Dealer network listing more than 4 million new & used vehicles



**LMFCU**  
**Auto Buying**  
**Center**

- Easy to use vehicle search tools
- Vehicle features list, photos, recall history, Carfax reports and more
- “Side-by-Side” vehicle comparison tool
- Loan payment calculator
- Create a free account and save your vehicle searches
- Trade-in and used retail values
- Access thru Imfcu.org (top of the home page)

## Holiday Office Closing

**Labor Day:** Monday, September 7th

## Save For Next Year’s Summer Vacation!

### Open a Summer Vacation Club account!

For example, setup a weekly deposit of \$75 and you’ll have \$3,900 saved for next year.

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

## Higher Rates with Certificate Accounts

**If you are looking for a higher rate on your deposits consider a Certificate account.**

You’ll earn higher dividends compared to regular savings and money market accounts.

Terms of 3 months to 4 years are available. Rates are as high as 3.60% APY. You may open a new account by telephone or by visiting the Credit Union office. Our rates are typically higher than the local banks.

Call or visit Imfcu.org for our current certificate rates. Various restrictions and minimum deposit requirements apply.

\*APR = Annual Percentage Yield



## NEW Online & Mobile Banking!

Our **Online Banking** system has been upgraded! Since this is a new Online Banking platform, you will need to re-enroll in this service when you access it for the first time. The new **Mobile Banking** apps for iPhones and Android mobile phones are available in the Apple App Store and Google Play Store. First step is to delete the old Mobile Banking app.

### 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

**Lobby, Drive Thru & Phone Hours:** Monday - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST



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