

Retirement of Swipe VISA Check Cards

To members holding **Swipe VISA** check cards with expiration dates of **February 2019 and later**.

Your replacement EMV chip card will be shipped on Thursday, September 7th. You should receive the EMV chip card by September 13th.

Please activate your new card using your existing PIN by September 29th. You may activate your card by performing an ATM balance inquiry or withdrawal, or by contacting the Credit Union.

Your previous card number and PIN have been assigned to your replacement EMV chip card.



The card expiration date and 3-digit security code has changed.

Welcome Triple C Credit Union Members!

Effective **September 1st** we completed our merger with **Triple C Federal Credit Union**. **Triple C** member accounts are now serviced through our office in **Middle River**.

Triple C served the employees of Continental Can and American Can companies in the Baltimore area since 1954.

Welcome to the 435 members of Triple C!



Current Promotions!*

Open a New Checking Account - Get \$75

We offer Free Checking, with no monthly fee or minimum balance requirement.

Open an account by telephone or in-person.

Home Equity Line of Credit - Special 2.49% Introductory APR



There are no closing costs for lines of \$20,000+. Payments are only \$5.80 per \$1,000 borrowed. Apply by phone or online.

** Restrictions and limitations apply.*

APR = Annual Percentage Rate. Visit lmfcu.org for details.

Redesigned LMFCU.ORG Website!

We released our totally redesigned website on **August 1st!**

- Greatly improved navigation
- Quick site search feature
- Display changes to accommodate tablets and smart phones
- Integrated login to Online Banking At the top right of the home page
- And much more!

Our new site is accessible as lmfcu.org to further emphasize our non-profit status.

If you go to lmfcu.com you will be redirected to lmfcu.org.

Email sent to us @lmfcu.com will still be delivered.



Need a Fast Personal Loan?

Personal loan rates are as low as **8.89% APR**.

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

You may apply for a loan by telephone or online at 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 our secure e-signature. Our maximum loan is \$20,000.

Apply online by visiting lmfcu.org

By telephone weekdays 9 am to 6 pm EST (Fridays until 7 pm)

APR = Annual Percentage Rate

Selected Loan Rates

APR as low as

New Auto	1.99%
Used Auto	2.24%
Home Equity Line (Special introductory rate)	2.49%
Fixed Home Equity, 7 year (15 yr. term available)	4.34%
Personal (Up to \$20,000)	8.89%
Boat & RV	4.24%
Motorcycle & ATV	5.49%

APR=Annual Percentage Rate

Visit lmfcu.org for all loan rates

Financial Advice & Help at lmfcu.org

Visit the new lmfcu.org website's "Resources" tab and click on the "Financial Advice & Help" header for useful information about avoiding and reporting identity theft and other consumer fraud. Detailed personal finance help and credit report information is also available.



What's the Difference is Between the Credit Union and a Bank?

LM Federal is owned by credit union members, not stockholders like a typical large bank. Our members directly receive the benefits of membership including lower loan rates and fees and better member service. Bank profits go to the bank's stockholders, not the bank's customers.



The Credit Union will be closed Monday, October 9th to observe the Columbus Day federal holiday.



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

Lobby Hours: Mon-Thurs: 10 am - 5 pm • Friday: 10 am - 7 pm

Drive Thru & Phone Hours: Mon-Thurs: 9 am - 6 pm EST • Friday: 9 am - 7 pm EST



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