

Getting a Loan is Easy! No Need To Visit The Office!

Need to consolidate bills, buy or refinance a vehicle or complete home improvements?

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

Loans are typically approved within an hour or by the next business morning. Sign your loan agreements with a secure e-signature. Funds are disbursed by electronic transfer or FedEx.

Have your checking account with another institution? Not fully utilizing your LMFCU checking account?

LMFCU Electronic Services To Improve Your Account Access

- Visa Check Card - for purchases & ATM withdrawals
- Online & Mobile Banking
- Mobile Check Deposit (Using your smartphone)
- Mobile Wallet (Apple Pay, Google Pay)
- CardNav Card Controls Mobile App
- Internet Bill Payment With Bill Presentment



- eStatements
- Direct Deposit and Payroll Deduction

Like Your Vehicle But Not Your Vehicle Loan?



Refinance with the Credit Union!

- Delay your first payment for up to 90-days*
- Get a cash bonus of up to \$100!**
- Rates as low as 1.99% APR* (2019 & 2020 models)
- Rates as low as 2.24% APR* (2015 to 2018 models)
- Dealer & private party purchase loans also available

Loan Interest Saved For Each 1% Reduction in Rate

Loan Amount	5 Year	6 Year
\$25,000	\$682	\$828
\$40,000	\$1,091	\$1,325
\$60,000	\$1,660	\$2,020

* 90-day deferral is subject to credit approval. Minimum loan of \$10,000 required. Available on 2013 or newer models. Minimum credit scores and other restrictions apply.

** Refinances of existing LMFCU loans not eligible. Minimum loan of \$20,000 required. \$50 refinance bonus for loans of \$10,000+. Rates quoted assume a FICO score of 730+. Extended terms and financing of older models are subject to restrictions.

Fixed Rate Home Equity Loans

Need to payoff high rate debts or complete home improvements?

Rates are as low as:

- 5 years, 3.49% APR*
- 7 years, 3.74% APR*
- 10 years, 3.99% APR*
- 15 years, 4.49% APR*



There are no appraisal, application, or lender fees.

No closing costs*

Get a \$100 cash bonus*

* Minimum loan of \$25,000 required. Closing costs are typically paid by LMFCU and must be repaid if the loan is paid off within 3-years. Rates quoted assume a 70% loan-to-value and FICO score of 730+. APR = Annual Percentage Rate

Need Extra Cash?

Skip Your Next Loan Payment!

Take advantage of our **Skip-A-Loan-Payment program!**

Take one month off and get the extra cash you need.

The \$25 fee is waived for those affected by COVID-19.

Call (800) 410-0501 for further information.



*Restrictions apply.

Visa Credit Card Program Available

- Pay 0% for the first 6-months
- No annual or over limit fees
- Rates as low as prime plus 5.9% (currently 9.15% APR)
- Rewards program & balance transfer option

Contact a Loan Specialist for details.

APR = Annual Percentage Rate.

The Credit Union Lobby is Open!

Appointments are not required. Lobby, drive-thru and telephone hours are 9 am to 5 pm EST Monday to Friday. Acrylic barriers are in place to protect members and Credit Union staff. Social distancing and face masks are required and hand sanitizer is available.

Latest What's New Postings @ LMFCU.ORG

Is It Time To Replace Your Vehicle?

There's nothing like paying off a car loan and knowing that you no longer have that monthly payment hanging over your head. What should be part of your decision to replace your vehicle?



Why You Should Avoid Payday Loans!

While using a payday loan may seem like a viable option, these loans can quickly spin out of control and put you into even greater debt.



What is a Roth IRA?

Roth IRA's differ from traditional IRAs in that taxpayers cannot deduct Roth IRA contributions. However, qualified Roth IRA retirement distributions are free of federal income tax and aren't included in a taxpayer's gross income.



Contact Information

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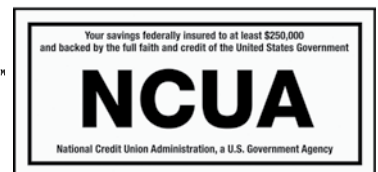
Facebook: [facebook.com/LMFederalCreditUnion](https://www.facebook.com/LMFederalCreditUnion)

Temporary COVID-19 Hours:

Lobby, Drive Thru & Phone Hours: Monday - Friday: 9 am - 5 pm EST



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Where people are worth more than money.™



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