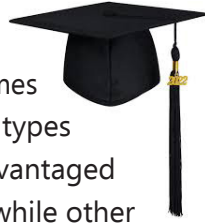


## 529 Plans and Coverdell ESAs

When it comes to saving for education, there are a variety of options when it comes to the type of savings plan to use. Some types of savings arrangements include tax-advantaged accounts that have certain restrictions, while other types of accounts do not provide tax benefits but offer more flexibility. Visit the "What's New" note at [lmfcu.org](http://lmfcu.org) for a review of 529 state-sponsored education savings plans and the Coverdell education savings account (ESA), and what sets them apart from each other.



## Forgot Your Wallet?

### No Problem! Pay With Mobile Wallet!

Mobile Wallet allows you to pay for items using your smart phone or smart watch with Apple Pay, Google Pay or Samsung Pay. Mobile wallet services provide an additional level of security to protect your Visa Check card or Visa Platinum credit card.



Download and activate Apple Pay, Google Pay or Samsung Pay on your smart phone and add your card information. An active Visa Check or Platinum Credit Card is required.

## 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. There is a \$25 processing fee. The Skip-A-Payment application form is on our website.



*\*Restrictions apply.*

## Take Advantage of Your Home's Equity!



### Need Funds For home improvements, to consolidate bills or any other purpose?<sup>1</sup>

- Home equity lines up to \$200,000 available  
Introductory rate of 1.99% APR<sup>2</sup> for the first 9-months
- Ongoing rates as low as Prime minus ½%<sup>3</sup>
- Closing costs are typically waived for loans of \$25,000 or greater (restrictions apply)
- Apply by telephone or online at [lmfcu.org](http://lmfcu.org)

<sup>1</sup> The home must be your primary residence in MD, PA, DC, VA, DE or NJ.

<sup>2</sup> APR = Annual Percentage Rate

<sup>3</sup> Assuming a FICO score of 730+ and loan-to-value under 80%

## Tips for Safe ATM Use

We all have a need to occasionally use an ATM when we are on vacation or out for the evening. Be sure to use ATM's that are in safe areas that are well-lit and placed where you feel comfortable. Avoid the ATM if there are any suspicious-looking individuals around or if it looks too isolated. Also check the ATM for any attachments to the card slot or keypad. For details visit the "Tips For Safe ATM Use" page within the "Resources" tab at [lmfcu.org](http://lmfcu.org).

## Mobile Banking

### Still haven't enrolled in Mobile Banking?

You may review your account history and balances and post account transfers 24 hours a day!



LM Federal Credit Union

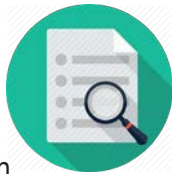
In your Apple or Google Play

Store, download the "LM Federal Credit Union" app.

## Monitor Your Credit Report!

When monitoring your credit, you should check your entire report, not just your credit score.

Obtain a free copy of your credit report from all three credit bureaus each year at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)



## Latest Updates to the "What's New" page at LMFCU.ORG



- New Credit Union Staff Photo
- How To Get The Most Money For Your Vehicle Trade-in
- Use Payroll Deduction to Automate Your Savings

## Reminder: Card Fraud Alert Enhancements



Visa check card and ATM card holders will receive text or email notifications if potential fraud is detected on your card. Previously, notifications were made by an automated phone call. If you have a valid cell phone number on file, you will receive a text notification, if not you will receive an email. If you can't be reached by a text or email the automated system will call you to verify the transaction. If you don't have a current cell phone or email address on file, please contact the office to update your contact information.

## Credit Union Difference

We spoke to a member who banked with both the Credit Union and a large national bank. He indicated his dissatisfaction with the bank and was considering transferring all of his business to the Credit Union.

Why was he unhappy? Poor customer service. When he visits or calls his bank, the wait time to see or speak to a customer service representative is almost always a problem.



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 wait time. We are not always perfect, but we will make the effort.

## Holiday Office Closings

**Labor Day:** Monday, September 5th  
**Columbus Day:** Monday, October 10th

## LMFCU Wealth Management

- Financial Planning
- Mutual Funds, Stocks & Bonds
- Pension & 401(k) Plan Rollovers
- Asset Management
- Retirement Planning
- Fixed & Variable Annuities
- Long Term Care Insurance
- Life Insurance
- Socially Conscious Investments

Our financial planner, Aaron Welch, can assess your current financial fitness level and develop a "workout" plan to improve your financial future. Aaron may be reached at (667) 308-2724 or at [awelch@moneyconcepts.com](mailto:awelch@moneyconcepts.com)



*All Securities Offer Through Money Concepts Capital Corp. | Member FINRA / SIPC Money Concepts Advisory Service is a Registered Investment Advisor with the SEC II Non Securities and Non Advisory Products through Money Concepts International, Inc. 11440 North Jog Road, Palm Beach Gardens, Florida 33418 | [www.moneyconcepts.com](http://www.moneyconcepts.com) | 561-472-2000 Products offered; 1. Are not federally-insured; 2. Are not obligations of the credit union; 3. Are not guaranteed by the credit union; 4. Involve investment risk, including loss of principal.*

### Contact Information

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

Facebook: [facebook.com/LMFederalCreditUnion](https://www.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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Where people are worth more than money.™

