

Need to Complete Home Improvements or Repairs?

- Home Equity Loans or lines up to \$300,000 available
- Fixed Rate Home Equity Loans: 10-year rates are as low as 5.74% APR¹
- Home Equity Lines of Credit; 12-month Introductory rate of 3.99% APR. Ongoing rates as low as Prime minus 1/2%
- Closing costs are typically waived for loans of \$25,000 or greater²

Restrictions apply. The home must be your primary residence in MD, PA, DC, VA, DE or NJ.

¹ APR = Annual Percentage Rate

² Restrictions apply



The Rise of Peer-to-Peer Payment Scams

With the advent of payment apps like CashApp, Venmo, and Zelle, sending and receiving money is now quicker and easier than ever.

However, with convenience sometimes comes risk.

Visit the “What’s New” page at lmfcu.org for info on the latest scams and the dangers they pose so you know what to look out for and how to avoid them.



Fraud Alerts Page at Imfcu.org

Protect yourself from fraud and scams.

Identity thieves and cybercriminals value your identity. They can profit from your personal information by committing identity theft - to open credit card accounts, obtain loans, and more - all in your name.

Our “Fraud Alerts” website page is under the “Resources” tab and provides articles on how to protect yourself from fraud and scams. A few recent articles include:

- Safety Tip: What is Vishing
- Gift Cards: A Scammer’s Best Friend
- Lost a Loved One? Watch Out for Scams

Auto Buying Center at Imfcu.org!

- Dealer network listing more than 4 million new & used vehicles
- Easy to use vehicle search tools
- Vehicle features list, photos, recall history & Carfax reports and more
- “Side-by-Side” vehicle comparison tool (up to 5-comparisons)
- Create a free account and save your vehicle searches
- Trade-in and used retail values
- Access thru lmfcu.org (top of the home page)



\$50 Bonus Deposit with a New Membership

Have a family member or eligible co-worker who has not signed up for Credit Union membership?

They will receive a \$50 new account bonus if they enroll for membership and either make an initial deposit of \$500+ or setup a weekly payroll deposit of \$25 or more!!

They may apply for membership online at lmfcu.org, by telephone or by stopping by our office.

Restrictions apply. Visit lmfcu.org for details. Offer expires 9/30/24. Minor accounts not eligible.



TRUST & WILL Member Program

**Easy, Affordable, and
Secure Estate Planning**



Trust & Will is the leading online estate planning platform where Credit Union members can easily create an estate plan in just minutes to protect themselves and their family.

Members will get exclusive savings of 20% off any estate plan.

Visit the "What's New" page at lmfcu.org for more information.

Are you going to the Maryland RV show in Timonium?

**The RV show is open
September 13th - 15th.**



If you are considering the purchase of a camping trailer, travel trailer, 5th wheel or motor home, check out our low financing rates. Refinance loans are also available.

Rates are as low as 4.49% Annual Percentage Rate.

Contact our Loan Specialists for details.

Selected Loan Rates

APR as low as

New Auto, 5 year	5.24% APR
New Auto, 6 year	5.49% APR
Used Auto, 5 year	5.49% APR
Home Equity Line ¹	3.99% APR
Fixed Home Equity, 10 year	5.74% APR
Fixed Home Equity, 15 year	6.24% APR
Boat/RV, 10 year	4.49% APR
Visa Platinum Credit Card	14.40% APR ²
Personal Loan	8.99% APR

APR=Annual Percentage Rate ¹12-month introductory rate

²Ongoing variable rate

Visit lmfcu.org for all loan rates

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



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



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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.™

