LM Federal Credit Union

NEWS&NOTES

SEPTEMBER 2026

Have a High Rate Vehicle Loan Elsewhere? Refinance with LMFCU and get a $100 Cash Bonus!*

Rates are as low as 4.24% APR for a 5 year loan**

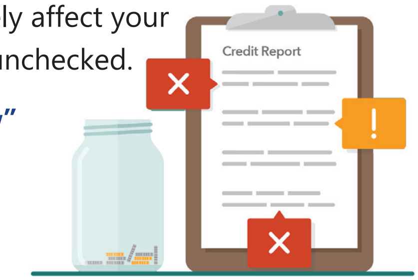
LMFCU will payoff your existing loan and handle the updating of the vehicle title.

Repayment terms up to 7-years available.

APR = Annual Percentage Rate
** The $100 cash refinance bonus is subject to credit approval. Minimum loan of $15,000 required. Available on 2016 or newer models. Minimum credit scores and other restrictions apply. Promotion expires 9/30/26.*
*** Rate quoted assumes a FICO score of 730 or greater*

How to Fix Errors on Your Credit Report

One of the simplest ways to better your credit is by correcting any errors on your report. While the process will require a little work on your end, the damage could negatively affect your score long-term if left unchecked.



Visit our "What's New" page at lmfcu.org for additional information!

Online & Mobile Banking

Haven't enrolled for Online and Mobile Banking? You may review your account history and balances, and post account transfers 24 hours a day!

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. Regular rates are as high as 3.60% APY. We are offering a special 12 month rate for accounts with balances under $25,000 at 4.0% 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 lmfcu.org for our current certificate rates.

Various restrictions and minimum deposit requirements apply.
**APR = Annual Percentage Yield*

Fraud Alerts Page at lmfcu.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:

- QR Code Scams
- Jury Duty Phone Scams
- Keep an Eye Out for IRS-Related Scams
- Gift Cards: A Scammer's Best Friend

How much money should I keep in a savings account for emergencies?

Answer:

Without an adequate emergency fund, a period of crisis could be financially devastating. Many financial professionals suggest that you set aside three to six months' worth of living expenses for emergencies. The actual amount, however, should be based on your individual circumstances. Do you have a mortgage? Do you have short-term and long-term disability protection? Other factors you need to consider include job security, your health and income. Be sure to review your cash reserve periodically. Since personal and financial circumstances often change, you'll want to make sure your cash reserve fits your current needs/situation.

Unlock a Higher Credit Score with Simple Tips

Many factors come into play when building wealth and improving your financial position. The amount of income you generate, saving regularly, and, most importantly, your ability to live within your means all play a crucial role.

One of the best ways to reduce expenses and alleviate financial stress is with an excellent credit score. We all need to borrow money at some point, whether it's for a vehicle, a home, or using a credit card to manage monthly cash flow. Reducing the amount of interest that you pay on these loans is key to keeping your monthly expenses low.

Back To School Loans! **School's Back. So Are the Expenses!**

From supplies and electronics to clothes and everything in between, a back to school loan can help you cover the costs without breaking your budget. Rates are as low as 8.49% Annual Percentage Rate.

Check out our "What's New" page at lmfcu.org for back to school shopping tips!

Holiday Office Closing

Columbus Day: Monday, October 12th

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 lmfcu.org for all loan rates

Contact Information

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General Info: info@lmfcu.org
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Facebook: facebook.com/LMFederalCreditUnion
Lobby, Drive Thru & Phone Hours: Monday - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST

AMERICA'S CREDIT UNIONS™
Where people are worth more than money.™

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency