

Providing Quality Member Service Since 1949

SUMMER 2016

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Current Promotions

New & Used Vehicle Loans

Get a cool auto shade with a loan of \$10,000 or greater.

New Vehicle rates are as low as 1.99% APR

Used Vehicle rates are as low as 2.24% APR



Get a \$20 Cash Reward With a New Personal Loan

Take a new loan of \$5,000 or greater and get a \$20 cash reward.*

Rates are as low as 8.89% APR

Get a \$50 Reward With a New Checking Account

Open a new checking account and get a \$50 reward.*

Free checking with no minimum balance requirement is available.

Pay only 2.24% APR With a New Home Equity Line of Credit

The 2.24% introductory rate is offered for the first 6-months.

There are no closing costs. (restrictions apply)



Questions?

Contact a Member Service Representative or visit Imfcu.com.

*Restriction apply APR = Annual Percentage Rate

Selected Loan Rates

	APR as low as
New Auto, 3-5 year (6 or 7 years available)	1.99%
Used Auto, 3-5 year (6 years available)	2.24%
Home Equity Line (Special introductory rate)	2.24%
Fixed Home Equity, 5 year	3.84%
Fixed Home Equity, 7 year (15 yr. term available)	4.34%
Signature (Up to \$20,000)	8.89%
Boat & RV	4.49%
APR=Annual Percentage Rate	
Visit Imfcu.com for all loan rates	

VISA Check Card Daily Access Limits

Don't forget that your VISA® Check Card and ATM card have daily withdrawal limits for cash and purchases. For most members the daily limits are \$300 for cash and \$1,500 for purchases. If you need a higher limit for a one-time need or permanent usage, please contact a Member Service Representative by telephone.



Internet Bill Pay

Pay Bills Online -



Win a \$200 VISA® Gift Card!

Pay bills online with our Free Internet Bill Payment service and you could be the lucky winner of a \$200 VISA gift card. Members who pay four or more bills in July are entered to win.

Haven't signed up for Internet Bill Payment? This is a free service if two or more payments are processed each month. Bill Payment is safer and quicker than writing checks.

Restrictions apply, visit lmfcu.com for details.

Getting a Loan Without Visiting The Office!

- Apply online 24/7 or by telephone
- Loans are typically approved within 2-hours or by the next business morning.
- Agreements may be signed by secure e-signature using your PC, tablet, smart phone or other device.
- Funds are disbursed by Federal Express or electronic transfer.

Questions? Call 800-410-0501

3 Signs It's Time To Replace Your Vehicle

Mounting Repair Costs - Think twice before making a significant repair to an older vehicle or a vehicle with high mileage.

Safety Issues - Worried your vehicle will break down? Are you ready to deal with your family being stranded away from home? Plus the inconvenience of arranging a rental?

My Lifestyle Has Changed - Consider a smaller or larger vehicle if needs have changed or if you're putting a lot of miles on an inefficient vehicle.



Did You Know We Also Offer?

- VISA® Gift Cards
- Vehicle Extended Warranties
- Wire Transfers
- Money Orders
- Discounted AMC & Regal Movie Passes
- Coin Machine

Time To Buy a Vehicle? Have a High Rate Loan Elsewhere?

- Rates are as low as 1.99% APR*
- 100% financing is available*
- Get pre-approved for your loan
- Finance back through the 2003 model year*
- Use Autodraft to create your loan at the dealer
- Extended warranties with no deductible!
- Private party and lease buyout loans available

*Restrictions apply. Rates quoted assume a 5-year term for a 2015 or 2016 vehicle and vary based upon the member's credit. APR = Annual Percentage Rate



Discounted Maryland State Fair Tickets!

Purchase tickets in advance, avoid long lines at the gate and save money!

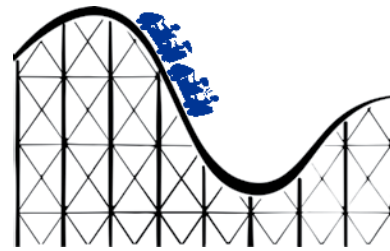
The fair runs August 26th to September 5th.



Discounted Tickets Available!

We have discounted tickets available for:

- Hershey Park*
- Dutch Wonderland*
- Six Flags*
- King's Dominion*
- Maryland Zoo
- Baltimore Aquarium



For detailed pricing visit lmfcu.com or call 800-410-0501.

**Seasonal from May through September*

Ever wondered what the real difference is between LM Federal Credit Union and the banks?

	LM Federal Credit Union	Typical Large Bank
Owned By:	Credit Union Members	Stockholders, not customers
Profits/Dividends Paid To:	Credit Union Members	Stockholders, not customers
Pay Taxes:	No, Non-profit Institution	Yes
Board of Directors:	Credit Union Member/Volunteer	Compensated bank employees or outside directors
Invest In:	Member Loans and Insured Deposits	Customer loans, mortgage securities, commercial real estate, and many other types of investments
Federally Insured:	Yes, up to \$250,000	Yes, up to \$250,000

COMING SOON

EMV Chip Cards

Have a LMFCU Visa Check Card?

We are working on replacing your existing check card with a new EMV chip card during the 4th quarter of this year. Visa EMV chip cards are a major advancement in card security technology, with an embedded microchip that stores and generates the information required to authenticate, authorize and process transactions.

Sprint Credit Union Member Discounts

If you're looking to save on your mobile bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of Credit Union LM Federal Credit Union, you can save on your wireless data each month!

Visit lmfcu.com and click on the Sprint link in the right column.



Discount Auto & Homeowners Insurance



TruStage insurance products are only available to Credit Union members.

Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your Credit Union. Regardless of your budget, we can help make sure the protection you need makes sense.

Have questions or want to get a quote?

Call 1-888-380-9287 or visit the TruStage website.

TruStage™ is the marketing brand for the insurance products. The Auto & Home Insurance Program is made available by CUNA Mutual Insurance Agency, Inc. and underwritten by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by the credit union. Insurance services are not federally insured or guaranteed or sold directly by the Credit Union. Products may not be available in all states.

CU Road Pal - Roadside Assistance Program

Road Pal offers great service and value 24 hours a day, 365 days a year. Road Pal covers little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck. The cost for an individual plan is less than \$1 per week (*restrictions apply*).

For details visit the Information page at lmfcu.com.



Dormant Accounts



If your only relationship is a share/savings account with a balance less than \$100.00 with no activity in the last year, the account is subject to a \$3 quarterly dormant account fee. Consider expanding your account relationship or raising your account balance to \$100.00. If your account hasn't had activity in 3-years please contact the office.



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facebook.com/LMFederalCreditUnion

Holiday Office Closings

Independence Day
Monday, July 4th

Labor Day
Monday, September 5th

Credit Union Financial Statistics as of **May 31, 2016:**

Assets: \$34,636,040
Deposits: \$31,924,721

Reserves: \$2,470,207
Members: 3,250

Loans: \$24,527,931

Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@lmfcu.com • **Loan Department:** loans@lmfcu.com

Phone Numbers: 410-687-5240 • 800-410-0501 • Fax: 410-687-1322

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

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