

Providing Quality Member Service Since 1949

SUMMER 2017

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EMV VISA Check Card Replacement

As part of our efforts to improve card security and to protect member accounts from future card fraud, we are starting the process of replacing existing swipe VISA check cards with a new EMV VISA chip card.



If your swipe card expiration date is between July of 2017 and January of 2019 you will receive a replacement EMV chip card during the week of July 10th. Please activate your new card by July 31st.

Deposit Rates Increased

We again raised our share/savings, club, checking and money market rates on July 1st.

Visit lmfcu.com or contact a Member Service Representative for our current deposit rates. Consider a money market or certificate account to get a better rate compared to savings rates.



You may open a new deposit account by telephone, in-person or through the mail. All accounts are federally insured up to \$250,000 by NCUA.

Redesigned LMFCU Website!

We will release our totally redesigned website later in July.

- Greatly improved navigation
- Quick site search feature
- Display changes to accommodate tablets and smart phones
- Integrated login to Online Banking
- And much more!

Our new site will be accessible as lmfcu.org to further emphasize our non-profit status.

If you go to lmfcu.com you will be redirected to lmfcu.org.

Email sent to us @lmfcu.com will still be delivered. You may address email to lmfcu.org at any time.

Time To Buy a Vehicle? High Rate Loan Elsewhere?

- Model 2016 & 2017 rates are as low as 1.99% APR
- Model 2015 and older rates as low as 2.49% APR
- 100% financing is available*
- Finance back through the 2004 model year*
- Get pre-approved for your loan
- Use Autodraft to create your loan at the dealer
- Extended warranties with no deductible!
- Refinance, private party and lease buyout loans available

Visit our *AutoSMART* site for local dealer vehicle inventory.

Apply for a loan in as little as 15 minutes:

By phone, in-person or online.

Sign your loan documents with a secure eSignature.

APR = Annual Percentage Rate

*Other credit restrictions may apply.



Attention Leidos Employees! Payroll Conversion Update

READ THIS if you have a savings payroll deduction to LMFCU!



Leidos has announced that when the first biweekly Leidos payroll is processed on July 21st that fixed amount payroll deductions **WILL BE DOUBLED**. For example, if you currently deposit \$100 weekly, Leidos will adjust that amount to \$200 biweekly.

HAVE A LMFCU LOAN??

The last payroll deposit from Lockheed Martin will be posted July 7th and the first Leidos payroll deposit will be posted on July 21st. You will need to make a one-time loan payment or transfer to your various deposit accounts to cover your July 14th payments or deposits.

Please contact a Member Service Representative to discuss the payroll frequency change.

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.

A \$25 fee applies. Eligible loans include auto, truck, boat, RV, motorcycle and personal loans. Loan payments may be skipped every 12-months per loan.

Call (800) 410-0501 for further information.

*Restrictions apply. Fee is refunded if request cannot be approved.

Selected Loan Rates	APR as low as
New Auto	1.99%
Used Auto	2.49%
Home Equity Line (Special introductory rate)	2.49%
Fixed Home Equity, 7 year (15 yr. term available)	4.34%
Personal (Up to \$20,000)	8.89%
Boat & RV	4.24%
Motorcycle & ATV	5.49%
APR=Annual Percentage Rate	
Visit lmfcu.com for all loan rates	



The 25 Minute Personal Loan!

See a Loan Specialist to Discuss Loan Options

- Stop in the office, apply for loan - 10 Minutes
- Loan is reviewed and approved - 5 Minutes
- Sign the agreement, get your funds - 10 Minutes

Rates as low as 8.99% Annual Percentage Rate

Perfect credit not required!

Can't visit the Credit Union?

You may also apply for a loan by telephone or online. You may sign your loan documents with a secure e-signature using your smart phone.

Funds may be deposited to your account or a check may be sent to you by FedEx.

Questions: Call 800-410-0501

New ATM Locator App

Have a smart phone? New ATM Locator Mobile App available!



CO-OP ATM / Shared Branch Locator

The next time you're on the road, make sure you know exactly how to find a no-surcharge or deposit taking ATM with our new CO-OP ATM Locator Apps.

With more than 30,000 surcharge-free locations, you'll never be lost looking for a surcharge-free ATM again!

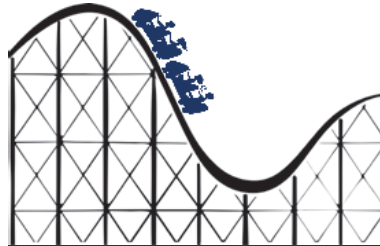
For more information please contact a Member Service Representative.



REMINDER! 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*

Tired Of Paying Fees To Your Bank? Switch Your Checking To LM Federal!

Get a \$75 Cash Reward* by Opening a New Checking Account

We offer several no-fee checking accounts, including "free checking" that offers no monthly fee and no minimum balance requirement.

LMFCU free checking includes the following:

- No minimum balance or monthly service fee
- Surcharge-free ATM withdrawals at over 30,000 CO-OP network ATMs
- Up to 12 free foreign ATM withdrawals per month
- Free use of Online Banking and Internet Bill Pay*
- Mobile banking and eStatements are also available

You may open a new checking account in-person or by telephone.



** Direct deposit of at least \$500 per month required. Incentive will be deposited once the first direct deposit and 5 Visa check card transactions are posted. Checking and VISA Check Cards are subject to approval. Other restrictions apply. Promotion Expires 8/31/2017.*

Discounted Maryland State Fair Tickets!

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

The fair runs August 25th to September 4th.



Last day to purchase tickets is August 18th!

eStatements & Mobile Banking

Don't forget that you may sign-up for eStatements and Mobile Banking.



Both are free services and may be accessed within the "Additional Services" section of the Online Banking "Self Service" tab.

Use app code "lmfcumobile" to activate Mobile Banking.

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.



\$100 CASH REWARD WITH EVERY NEW LINE



It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



Holiday Office Closing

Independence Day

Tuesday, July 4th

Labor Day

Monday, September 4th

Credit Union Financial Statistics as of April 30, 2017:

Assets: \$35,915,606

Reserves: \$2,634,703

Loans: \$25,641,390

Deposits: \$33,099,204

Members: 3,223

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