

Providing Quality Member Service Since 1949

WINTER 2017

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Fast Personal Loans Up To \$20,000

- **No Hidden Fees**
No origination fees or prepayment penalties
- **Flexible repayment terms, fixed rates**
Choose a term from 20 to 57 months.
Lock in a rate from 8.89% APR to 17.99% APR
- **No Office Visit Required!**
Sign your loan agreements with a secure eSignature
- **Funds Sent Fast**
We can disburse funds to you or directly to creditors in one business day



Apply Online in 10-minutes from any PC or device.

APR = Annual Percentage Rate

New Service! CardNav!



CardNav By CO-OP

**Protect against card fraud
and misuse - in real time -
via your smart phone.**

- Turn your card on and off
- Set card spending limits
- Receive real-time card-use notifications and spending-limit alerts
- Limit use to specific merchants
- Set GPS location restrictions

Visit Imfcu.com for enrollment and other information.

See the VISA Purchase Alerts note if you don't have a smart phone.

Savings Rates Are Going Up!

**As you may know, the Federal Reserve
raised interest rates in December.**

If you are looking for a higher rate on your deposits consider a Money Market or Certificate account. You'll earn higher dividends than with regular savings accounts. Various restrictions apply.

**Contact a Member Service Representative or visit Imfcu.com
for rates and other information.**



We Have What You Need For The 2016 Tax Season



Hold Onto That Account Statement

The enclosed statement lists the end of year dividend (savings interest) and loan interest amounts paid during 2016. You will also be sent a form 1099-INT for taxable dividends of \$10 or greater and form 1098 for mortgage interest paid of \$600 or greater.

Tax Refund?

Direct Deposit To Your Account

If you are entitled to a refund of state and/or federal income tax, you have the option of having your refund sent electronically to your LM Federal account. Use direct deposit to get

your refund faster! Your deposit is more secure.

LM Federal's routing number: 252076390.

Deposits may be made to your primary share/savings or checking account.

Looking for Tax Deductions?

Consider an Individual Retirement Account! LM Federal offers Traditional IRAs and Roth IRAs to meet your individual retirement needs. You may transfer funds from other IRA accounts or from any Qualified Retirement Plan to an IRA. We never charge annual maintenance fees!

Contributions to a Traditional IRA may be tax deductible. You have until Tuesday, April 18, 2017 to make contributions towards the 2016 tax year! Plus, your earnings grow tax deferred!

Discount on Tax Preparation

With TurboTax® and LMFCU, it's easy to do your own taxes. TurboTax coaches you every step of the way to the biggest refund you deserve. LMFCU members can now prepare, print and e-file simple federal tax returns FREE with TurboTax Federal Free Edition.

Visit lmfcu.com for details.



Important IRS Contact Information:

Web address: www.irs.gov

Tax Forms: 800-829-3676

Refund Status: 800-829-4477

Tax Help Line: 800-829-1040

Refund Hotline: 800-829-1954

Maryland Comptroller: 1-800-MD-Taxes
or 410-260-7980

New Service:

VISA Purchase Alerts

Have a VISA check card?

Don't have a smart phone?

VISA Purchase Alerts provides an immediate email notification when a VISA purchase transaction is performed with your card. Purchase alerts help you to closely monitor your card activity and to act quickly if a fraudulent transaction occurs.

- Transaction exceeds a specified amount
- Card used outside of the United States
- Online or telephone purchase is made

The VISA Purchase Alerts system is real time and is more useful compared to the card transaction alerts generated within online banking.

Visit lmfcu.com to enroll in VISA Purchase Alerts. Have a smart phone? See the article on page 1 about CardNav!

Attention College & Trade School Students: Scholarship Opportunity!



LMFCU is pleased to announce a college scholarship opportunity to make it easier for you to meet tuition costs.

The \$12,000 Credit Union College Scholarship Program for 2017 is underway now! College-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships; a \$1,000 video-based scholarship; and/or a \$1,000 photo-based scholarship.

All applicants who apply will receive a \$20 VISA Gift Card for their submission!!

To enter you must be a LMFCU member and entering freshman through senior year of college or trade school. Deadline for applications is March 31, 2017. Awards will be announced in April 2017.

For additional information visit the Current Promotions page at lmfcu.com.

Time To Buy a Vehicle?

Have a High Rate Loan Elsewhere?

- Rates are as low as 1.99% 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!
- Private party and lease buyout loans available

Apply by telephone or online at lmfcu.com. Loans may be issued without visiting our office.*

**Restrictions apply. Rates quoted assume a 5-year term for a 2016 or 2017 vehicle and vary based upon the member's credit.
APR = Annual Percentage Rate*



Fraudulent Card Activity and Travel Notices

Due to increased international ATM cash withdrawal fraud, the Credit Union requires that members file a travel notice if you plan to travel outside of the U.S.

Travel notices are strongly recommended so that your card isn't flagged for possible fraud when you perform transactions that are outside of your normal card transaction locations. If a travel notice isn't filed all foreign ATM cash withdrawals greater than \$100.00 US will be denied.



For additional information visit lmfcu.com or contact the office.

Sprint Credit Union Member Discounts

Credit Union members receive substantial discounts on Sprint service, including discounts on phones and plans.

Unhappy with Verizon or AT&T? Significant contract buyout offers are available.

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



See a Movie or Visit the Aquarium - Save Money!

We offer discounted passes to Regal and AMC theaters. Movie passes never expire! The savings is up to \$2.50 per pass.

Discounted National Aquarium Tickets:
Save up to \$7 per ticket for the National Aquarium in Baltimore.

Refer a Co-Worker & Get \$20!

Are you a Lockheed Martin, MRAS or Maryland Air National Guard employee?



Get a \$20 bonus if you refer a co-worker for membership. Your co-worker also gets \$20.

The co-worker must sign up for payroll deduction.

Other restrictions apply. Offer expires March 31, 2017.

Annual Johns Hopkins Children's Center Fund Raising



We wanted to thank the many members who made a donation to the Hopkins Children's Center during our December donation drive.

We encourage everyone to consider making a donation to this great organization.

For additional information visit www.hopkinschildrens.org or call (410) 955-5000.

New Service - Easy PIN Change!



Members may now change their ATM or VISA check card PIN by one of the following methods:

- Contact a Member Service Rep - within 1 business day you will be given an access code and phone number through which you may change your card PIN.
- Change your card PIN at the LMFCU ATM.

Previously the only way to change a card PIN was to order a new card.

Please contact a Member Service Representative for further information.

Holiday Office Closings

Martin Luther King Day
Monday, January 16th

President's Day
Monday, February 20th

Credit Union Financial Statistics as of November 30, 2016:

Assets: \$33,922,407

Reserves: \$2,565,252

Loans: \$24,919,172

Deposits: \$31,195,277

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](https://www.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