

Providing Quality Member Service Since 1949

FALL 2018

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Can't Visit Our Office?

Withdraw Funds: at any ATM, by electronic transfer to your account elsewhere (with Bill Pay or MoneyMover), by writing a check, by wire-transfer, or by phone (check is mailed).

Deposit Funds: Payroll deduction or direct deposit (from any employer), at many Co-op ATM's or our ATM, by mail (call for envelopes) or wire transfer.

Get Account Information: Online Banking, Mobile Banking, Telephone Banking, or call the office.

Open an Account or Apply for a Loan: By telephone or online at Imfcu.org

Complete my loan: Agreements may be signed by secure e-signature

LM Federal Credit Union is on Facebook

Check out our Facebook page: [LMFederalCreditUnion](#)

"Like" our page during the month of October and you will be entered in a drawing for a \$100 cash bonus deposit!

Drawing will be held on November 5th. Page "like" must be active as of the drawing date.



All New Auto Buying Center at Imfcu.org!

- Expanded dealer network listing more than 4 million new & used vehicles
- Vehicle features list, photos & recall history
- Improved "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*
- "Price Advisor", are you getting a fair deal?*
- Carfax reports
- Works with any mobile device, no need for a mobile app

Create an account during October and you'll be entered in a drawing for a \$250 Visa Gift Card!

** Online account required*



Join us on October 18th to Celebrate International Credit Union Day!

Unlike the banks, your Non-Profit LM Federal Credit Union is NOT in business to make a profit.



Credit Unions all over the world focus on you, the member, with an unwavering belief in the “people helping people” philosophy.

We Serve Members Only: We don't serve large businesses, corporations, real estate developers, foreign countries, etc. Just people!

- Answer a Credit Union trivia question and spin the prize wheel!
- Free snacks and refreshments!
- Activities & educational handouts for children

Deposit Rates Increased!

We have again raised many of our deposit account rates effective October 1st.

Please contact a Member Service Representative or visit lmfcu.org for our current deposit rates.



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.*

New Services Coming Soon!

We are working to enhance our checking account services:

Mobile Deposit: Deposit a check by submitting a check photo taken with your smart phone using the Credit Union's Mobile Banking App.



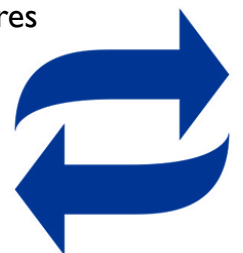
Mobile Wallet: Apple Pay, Android Pay and Samsung Pay mobile wallet services, providing the convenience of making a purchase without using your VISA check card.

Unhappy With Your Checking Elsewhere?

Switching your account to the Credit Union is easier than you might think. We have a switch kit that will help you transfer all of your deposit, withdrawal, bill payment and other features to your new account.

You will receive a \$100 bonus if you open a new Regular or Interest Checking account with direct deposit and a Visa Check Card.

(restrictions apply).



Discounted Auto & Homeowners Insurance

Selected Loan Rates

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?

Click on the Trustage link at the bottom of the lmfcu.org 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.



Loan Type	APR as low as
New Auto, 5 year	2.74% APR
Used Auto, 5 year	2.99% APR
Home Equity Line*	2.49% APR
Fixed Home Equity, 5 year	3.84% APR
Fixed Home Equity, 7 year	4.34% APR
Signature	8.89% APR
Boat & RV, 10 year	4.49% APR

APR=Annual Percentage Rate *6-month introductory rate
Visit lmfcu.org for all loan rates

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

*All Securities Offer Through Money Concepts Capital Corp. | Member FINRA / SIPC
 Money Concepts Advisory Service is a Registered Investment Advisor with the SEC
 All Non Securities and Non Advisory Products through Money Concepts International, Inc.
 11440 North Jog Road, Palm Beach Gardens, Florida 33418 | www.moneyconcepts.com | 561-472-2000
 Products offered; 1. Are not federally-insured; 2. Are not obligations of the credit union; 3. Are not guaranteed by the credit union; 4. Involve investment risk, including loss of principal.*



National Aquarium Discounted Tickets

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

Visit the Resources tab at lmfcu.org for a complete list of ticket pricing.



Office Hours

Don't forget that the Credit Union lobby opens at 9 am.

Telephone hours are 9 am to 6 pm Monday thru Thursday and 9 am to 7 pm EST on Fridays.



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.

Open a New Home Equity Line of Credit - Pay Only 2.49% APR*!

No closing costs**

Low minimum payment of only \$6.47 per \$1,000 borrowed.



Apply by telephone or at lmfcu.org

APR = Annual Percentage Rate. *Available for the first 6 months.

**Certain restrictions apply. Minimum \$20,000 line required for closing cost waiver. Initial draw of \$20,000 and automatic repayment from a LMFCU account or payroll deduction required. Application must be received by 12/31/2018. Must be the 1st or 2nd lien on the property and must be secured by your primary residence in MD, DC, PA, DE, NJ or VA. Rates are subject to change without notice.

Holiday Club Withdrawals

You may make your annual holiday club account withdrawals anytime between October 1st and December 14th by contacting a Member Service Representative. Two penalty free withdrawals are permitted.

A holiday club is a separate savings account to save for annual holiday expenses.

Deposit options include payroll deduction or an automatic weekly or monthly account transfer. You may open a club account by telephone or online at lmfcu.org.



Holiday Office Closings

Columbus Day

Monday, October 8th

Thanksgiving Day

Thursday, November 22nd

Christmas Day

Tuesday, December 25th

New Year's Day

Tuesday, January 1st

Credit Union Financial Statistics as of August 31, 2018:

Assets: \$38,710,371 Deposits: \$34,989,198 Reserves: \$3,499,602 Loans: \$28,050,622 Members: 3,617

Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

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

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: 9 am - 5 pm • Friday: 9 am - 7 pm

Drive Thru & Phone Hours: Mon-Thurs: 9 am - 6 pm EST • Friday: 9 am - 7 pm EST

