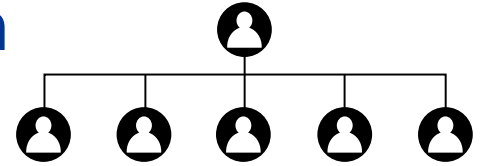


## Get a \$20 Cash Bonus With a New Family Account!



Any member of your family may also open their own LM Federal membership. This includes your children, parents, brothers, sisters, grandparents, grandchildren, aunts, uncles, nieces and nephews, etc. Those living within your household may also open their own membership. New memberships may be opened online (visit [lmfcu.org](http://lmfcu.org), click on "Join" at the top of the page), by telephone or in-person.

*\*Restrictions apply, weekly payroll deposit of \$20+ required*

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

- Rates as low as 2.49% APR for 2019 & 2020 models
- Rates as low as 2.74% APR for 2018 and older models
- 100% financing is available\*
- Apply by telephone or online at [lmfcu.org](http://lmfcu.org)
- Get pre-approved for your loan
- Find your vehicle with our Auto Buying Center
- Extended warranties with no deductible!
- Use Autodraft to create your loan at the dealer
- GAP coverage for only \$349!
- Refinance, private party and lease buyout loans
- Sign your loan agreements with a secure e-Signature

*APR = Annual Percentage Rate, rate quoted assumes a credit score of 730+*



### IN THIS ISSUE:

1. New Family Account \$20 Cash Bonus ▪ Time To Buy a Vehicle?
2. Auto Buying Center at [lmfcu.org](http://lmfcu.org) ▪ Coming Early 2020 - Credit Cards ▪ Holiday Club Withdrawals ▪ Checking Promotion
3. Credit Union Difference ▪ LM Federal is on Facebook! ▪ Visit [lmfcu.org](http://lmfcu.org) ▪ Fraud Alert
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# Auto Buying Center at Imfcu.org!

- Dealer network listing more than 4 million new & used vehicles
- Easy to use vehicle search tools
- Vehicle features list, photos, recall history & more
- "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\*
- Carfax reports and "Price Advisor", getting a fair price?
- Works with any mobile device, no mobile app needed



**LMFCU**  
**Auto Buying**  
**Center**

# Coming Early 2020: Credit Cards

**We plan to begin offering credit cards in early 2020.**

Our program will include;

- Pay 0% for the first 6-months
- No annual or over limit fees
- Rates as low as 7.9% Annual Percentage Rate
- Rewards program

**Watch for future information with further details.**



## Holiday Club Withdrawals

You may make your annual holiday club account withdrawals anytime between October 1st and December 16th 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 Imfcu.org.



## 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 bonus\* of up to \$100 bonus*** if you open a new checking account with direct deposit and a VISA Check Card. **Services include:**

- eStatements
- Online & Mobile Banking
- Internet Bill Pay
- CardNav Mobile app
- Mobile Deposit
- Mobile Wallet

\*Restrictions apply, \$50 bonus for Free Checking, \$100 bonus with Regular Checking.

# Credit Union Difference

A member who typically doesn't overdraw their checking account has an overdraft - we call the member to verify the item is authorized and to provide an opportunity to deposit funds to cover the overdraft.



# Saving For a Rainy Day

Financial advisors recommend that you maintain 3 to 6 months of your monthly bills in savings.

Build up your savings with a payroll deposit to your LM Federal account(s).



# LM Federal is on Facebook!

Follow us for updates such as:

- Credit Union News
- Special Offers & Deals
- Fraud Prevention Info
- Other Consumer Advice



Give us a like and keep up to date with LMFCU news!

[www.facebook.com/LMFederalCreditUnion](http://www.facebook.com/LMFederalCreditUnion)

# Visit LMFCU.ORG

Our site address is [lmfcu.org](http://lmfcu.org) to emphasize our not-for-profit status.

- Easy navigation and expanded content
- Consumer advice and education
- Quick site search feature
- Accommodates tablets and smart phones
- Integrated online banking login
- Online applications for new loans and accounts



# Fraud Alert!

Ignore any telephone calls from someone pretending to be from the U.S. government who states that your social security number has been compromised. They may also tell you that fraudulent accounts have been opened.

**THE CALL IS A SCAM! Hang up!**



# Holiday Office Closings

## Columbus Day

Monday, October 14th

## Thanksgiving Day

Thursday, November 28th

## Christmas Eve

Tuesday, December 24th (9:00 am - 1:00 pm)

## Christmas Day

Wednesday, December 25th

## New Year's Eve

Tuesday, December 31st (9:00 am - 3:00 pm)

## New Year's Day

Wednesday, January 1st

## Selected Loan Rates

APR as low as

New Auto, 5 year	2.49% APR
Used Auto, 5 year	2.74% APR
Home Equity Line*	2.49% APR
Fixed Home Equity, 5 year	3.84% APR
Fixed Home Equity, 7 year	4.34% APR
Signature	8.99% APR
Boat & RV, 10 year	4.49% APR

APR=Annual Percentage Rate \*6-month introductory rate

**Visit [Imfcu.org](http://Imfcu.org) for all loan rates**

## 70th Anniversary Grand Prize Drawing Winner

Congratulations to Robert K., the winner of the 70th Anniversary grand prize drawing for a 50" Smart TV. Robert is an ST Engineering employee at Middle River.

The Credit Union celebrated its 70th anniversary in July and August. The Credit Union was organized in 1949 by the employees of the Glen L. Martin Aircraft Company in Middle River.



## Four Things Women Need to Know About Social Security

Visit [Imfcu.org](http://Imfcu.org) to get answers to your questions about:

- How does Social Security protect you and your family?
- How do you qualify for benefits?
- What will your retirement benefit be?
- When should you begin receiving retirement benefits?

## Credit Union Financial Statistics as of August 31, 2019:

Assets: \$40,710,822

Deposits: \$36,754,179

Reserves: \$3,693,348

Loans: \$28,183,774

Members: 3,627

## Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

**General Info:** [info@Imfcu.org](mailto:info@Imfcu.org) • **Loan Department:** [loans@Imfcu.org](mailto:loans@Imfcu.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

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