

Platinum Visa Credit Card Program Available

- Pay 0% for the first 6-months
(on purchases & balance transfers)
- No annual or over limit fees
- Credit limits up to \$20,000
- Without Card Rewards: Rates as low as prime plus 5.9%
(currently 9.15% APR)*
- With Card Rewards: Rates as low as prime plus 7.9%
(currently 11.15% APR)
- Rewards program & balance transfer option
- Mobile app for card controls
- Apply by phone or online at lmfcu.org



Contact a Loan Specialist for details.

Rates quoted assume a FICO score of 730+. Lower credit scores are subject to higher rates. APR = Annual Percentage Rate. Interest rates are variable. Maximum rate of 18% APR. Balance transfer fee of 2% applies.

Like Your Vehicle But Not Your Vehicle Loan?



Refinance with the Credit Union!

- Delay your first payment until January 2020*
- Get a cash bonus of up to \$100!**
- Rates as low as 1.99% APR* (2020 & 2021 models)
- Rates as low as 2.24% APR* (2016 to 2019 models)
- Dealer & private party purchase loans also available*

Loan Interest Saved For Each 1% Reduction in Rate

Loan Amount	5 Year	6 Year
\$25,000	\$682	\$828
\$40,000	\$1,091	\$1,325
\$60,000	\$1,660	\$2,020

* 90-day deferral is subject to credit approval. Minimum loan of \$10,000 required. Available on 2013 or newer models. Minimum credit scores and other restrictions apply.

** Refinances of existing LMFCU loans not eligible. Minimum loan of \$20,000 required. \$50 refinance bonus for loans of \$10,000+. Rates quoted assume a FICO score of 730+. Extended terms and financing of older models are subject to restrictions

The Credit Union Lobby is Open!

Lobby, drive-thru and telephone hours are 9 am to 5 pm EST Monday to Friday. Appointments are NOT required for member service, new accounts or loan visits. Acrylic barriers are in place to protect members and Credit Union staff. Social distancing and face masks are required, and hand sanitizer is available.

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Annual Meeting October 26th - Online Meeting!

Due to COVID-19 we are holding our annual meeting online!

Each year, we invite our members and staff to gather and reflect on the previous year's successes and events. Follow along as we take a look back at 2019 and review the financial state of the Credit Union. You will have the chance to exercise your rights as a member-owner of the Credit Union by getting to know the LMFCU team and participating in the voting process.

You may join us at 5:15 PM on Monday, October 26th on ZOOM.

Zoom is a free online video chat service accessible at zoom.com

Members may also listen by phone, but not participate by this method.

Register to attend by sending an email to email@lmfcu.org or by calling the office.

After registering, you will receive a confirmation email containing additional information about joining the meeting.

When you click on the link, download the Zoom interface.

Our Annual Report will be available for download at lmfcu.org or by calling the office.

Questions? Call 410-687-5240 ext. 513 to speak with Janelle Anstiss.



Home Equity Loans!

Need to payoff high rate debts or complete home improvements?

Open a new home equity line of credit - Pay Only 1.99% APR!*

OR Fixed rate home equity loan rates as low as 3.49% APR*

Get a \$100 cash bonus with a loan of \$25,000+

Low minimum payments and no closing costs**

Settle your loan at LMFCU or a location convenient to you.

Questions? Call 800-410-0501 or visit lmfcu.org

APR = Annual Percentage Rate.

**Available for the first 6 months. Fixed rate assumes a FICO score of 730+ and a 5-year term with an 70% loan to value. 10-year rate is as low as 3.99% APR.*

Certain restrictions apply. Minimum \$20,000 line or loan required for closing cost waiver. Closing costs must be repaid if the loan or line is paid off within 3-years.

Application must be received by 12/31/2020. Loan 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. Other restrictions apply.



Tired of High Bank Fees & Minimum Balances?

Open a LMFCU regular checking account!

Avoid the \$5 monthly service fee if:

- You maintain a \$500 average monthly balance in checking, OR
- You maintain \$2,500 in average balances in all your accounts, OR
- You are under age 23 or over age 61

All accounts include a Visa Check card, Online, Mobile & Telephone Banking, Internet Bill Payment, the card controls mobile app, eStatements, mobile check deposit, and more!

**Contact the office to
open an account by
telephone or through
lmfcu.org**

Latest What's New Postings @ LMFCU.ORG

Get Your Finances In Order Before the Holidays - Ever feel like your debt is difficult to manage?

Getting a Loan Without Visiting The Office! - Get any type of loan without visiting our office!

4 Reasons Retirement Planning Starts Early - It's never too early to begin planning for your retirement.

What to Consider Before Co-Signing a Loan - Understand all the risks involved before co-signing a loan.

Why You Should Avoid Payday Loans - Payday loans can quickly spin out of control and put you into even greater debt.

FBI Sees Rise in Online Shopping Scams - Watch for fraudulent websites via social media platforms and popular online search engines.

What to Look for When Buying Used Vehicles - What to look for when you're in the market for a used vehicle.

Credit Union Difference

When you apply for a loan or open a new account, you are typically helped by the same LMFCU employee from start to finish. You are given the employee's name, email address and phone number so that you can reach them directly. Always feel free to reach out to them should you have any questions or concerns. We are not perfect, but we will always make the effort!



Need a Fast Personal Loan?

Personal loan rates are as low as 7.99% APR.

Our maximum loan is \$20,000.

Need to pay for your vacation, payoff a high rate credit card, fix up your vehicle or perform home improvements?

Apply for a loan by telephone or online at lmfcu.org in less than 10 minutes. Loans are typically approved on the spot or within an hour.

You may sign your loan documents using any device including your smart phone with a secure e-signature.



APR = Annual Percentage Rate. Rate quoted assumes a FICO score of 730+.

Getting a Loan is Easy! No Need To Visit The Office!

Apply for a loan in as little as 10 minutes, online at lmfcu.org or by telephone.

Loans are typically approved within an hour or by the next business morning.

Sign your loan agreements with a secure e-signature.

Funds are disbursed by electronic transfer or FedEx.

Home Equity Loans are settled at the Credit Union or at a location convenient to you.

News & Service Notes



Holiday Clubs



You may make your annual holiday club account withdrawals anytime between October 1st and December 15th 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 and an automatic recurring account transfer.

You may open a club account by telephone or online at lmfcu.org.

Service Fee Updates

The following fee changes will take effect on November 1st, 2020.

Rediline and Share automatic overdraft transfers to checking: \$5 per transfer

Counter Check fee: \$3. Counter checks are free for Gold Rewards members.

Money Order fee: \$1.75 for Bronze & Silver Rewards and \$1.25 for Gold Rewards.

Check Order Pricing: As our members continue to use electronic payment methods, we are eliminating the 50% discount for Silver Rewards members.

Gold Rewards members continue to get one free check order each year. Earn Gold Rewards by maintaining \$25,000 or greater in total deposit balances.

Holiday Office Closings

Columbus Day - Monday, October 12th

Veterans Day - Wednesday, November 11th

Thanksgiving Day - Thursday, November 26th

Christmas Eve - Thursday, December 24th (9:00 am - 1:00 pm)

Christmas Day - Friday, December 25th

New Year's Eve - Thursday, December 31st (9:00 am - 3:00 pm)

New Year's Day - Friday, January 1st



Credit Union Financial Statistics as of August 31, 2020:

Assets: \$46,618,116

Deposits: \$42,721,076

Reserves: \$3,676,708

Loans: \$25,295,840

Members: 3,623

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

Lobby, Drive Thru & Phone Hours: Monday - Friday: 9 am - 5 pm EST

