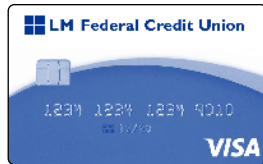


## Safe Holiday Shopping With Your LMFCU Debit or Credit Card



- Use Google or Apple Pay to protect your card information
- Your card activity is monitored 24 hours a day by our fraud prevention center
- Use our CardNav and SecurLock Equip app's to control your card access
- \$0 liability for unauthorized purchases through Visa
- Monitor your accounts online 24 hours a day with Online & Mobile Banking Alerts
- Debit Card users: contact the office to confirm your spending limits

## 4 Popular Scams & How to Protect Yourself

Our non-stop reliance on your devices also creates a haven for fraudsters. New technologies bring additional means for fraudsters to take advantage of unsuspecting victims. Scammers have even gone to such lengths as impersonating government officials or creating fraudulent marketplaces.

Here are four of the more common scams today and ways to protect yourself. Visit the "What's New" note at [lmfcu.org](http://lmfcu.org) for details.

- Government Impostor Scams
- Charity Scams
- Banking Email/Text Phishing Scams
- Amazon Scams

## LM Federal is on Facebook!



Follow us for updates such as:

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

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

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

## Family & Minor Accounts



Any member of your family or household may establish their own Credit Union membership by opening a Family Share account.

This includes your children, parents, brothers, sisters, grandparents, grandchildren, other relatives and household members.

Family members enjoy the same membership and borrowing privileges as regular members.

**Open a new account by telephone or visit [lmfcu.org](http://lmfcu.org) and click on "Join" at the top of the homepage.**

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



- Rates as low as 2.99% APR: 2021 thru 2023 models
- Rates as low as 3.24% APR: 2020 and older models
- 100% financing is available\*
- Repayment terms up to 7-years\*
- 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 \$499!
- Refinance, private party & lease buyout loans
- Sign your loan agreements with a secure e-signature

APR = Annual Percentage Rate, rate quoted assumes a credit score of 730+  
\*Other credit restrictions may apply.

## Online Banking Notification Alerts are Back!

**Alerts are sent to your email address listed in Online Banking.**

- On the Online Banking home screen, click on the bell icon in the upper right corner. Click "Create Alerts". Choose the type of alert you would like to setup from the drop-down menu.
- In the Mobile Banking app, click on the menu icon in the upper left corner. Click "Alerts", then tap the "Create Alert" button.

**Alert options include;**

- Low Balance Alert
- Transaction Alerts, including deposit and/or withdrawals of a specified amount
- Certificate Maturity Date Reminder
- Periodic Balance Alert
- Personal Reminders
- Check Cleared
- Loan Payment Due

## 2022 Annual Membership Meeting October 19th

**Be sure to attend LM Federal's upcoming Annual Meeting to be held on Wednesday, October 19th at 5:15 pm in the Lockheed Martin "E" building at Middle River.**

The meeting and a light buffet will be held on the first floor of "E" building at the Middle River facility. You'll hear about the state of the Credit Union and get updates from the Board of Directors, the President and other officials. Drawings for various prizes and gift certificates will be held.

Members are encouraged to ask questions, make comments, and suggestions regarding the Credit Union.

## Are You Ready To Reduce Your Credit Card & Personal Loan Interest Rates???

Take advantage of our Visa Platinum Credit Card 0% introductory rate for 6-months on purchases and balance transfers! Ongoing rates are as low as 12.15% APR.

Transfer your bank credit card or personal loan balances to your LMFCU Platinum card.

A low 2% balance transfer fee applies (Minimum \$2)

**Don't need a credit card? Our personal loan rates are as low as 7.99% APR.**

APR = Annual Percentage Rate \* Maximum loan is based on credit score and income.



# Attending the United States Powerboat & Sailboat Shows in Annapolis?

**Powerboat Show - October 6 - 9, 2022**

**Sailboat Show - October 13 - 17, 2022**

**We can finance your boat purchase!**

- Power Boats
- Pontoon Boats
- Sailboats
- Personal Watercraft

**Refinance loans are also available.**

Credit Union Loan Advantages:

- Apply in-person, online or by phone
- More than competitive rates and payments



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## Credit Union Difference

Why is a credit union different? A credit union is a not-for-profit financial institution owned and operated by its members rather than by outside stockholders. A credit union typically offers better rates than other, profit-driven financial institutions. Our member service is typically much better than the local banks.

## Latest Updates to the “What’s New” page at [LMFCU.ORG](http://LMFCU.ORG)

### Famous People Who Died Without Proper Planning

The importance of proper estate planning cannot be overstated, regardless of the size of your estate or the stage of life you’re in. Nevertheless, it’s surprising how many American adults haven’t put a plan in place.

### Tips to Pay Off Debt Quicker

While it’s not always the easiest thing to do, your goal should be to repay your balance as quickly as possible. Doing so can positively affect both your financial and mental well-being.

### Is Having No Debt a Smart Move?

Being debt-free is a goal that tops the list of financial milestones most only dream of achieving. While you don’t want to be strapped down with loans, not having any debt can hurt you.

### Should You Pay Money for Good Grades?

There are many techniques to help children excel in school, a commonly debated topic is whether you should pay your child for good grades.

### Protecting Yourself from SIM Swapping Scams

This latest type of fraud affects access to your mobile phone and can have detrimental effects on your finances and personal information.

# Reminder: Card Fraud Alert Enhancements

Visa check card and ATM card holders will receive text or email notifications if potential fraud is detected on your card. Previously, notifications were made by an automated phone call.

If you have a valid cell phone number on file, you will receive a text notification, if not you will receive an email. If you can't be reached by a text or email the automated system will call you to verify the transaction.

If you don't have a current cell phone or email address on file, please contact the office to update your contact information.



## Are you a Lockheed Martin, Leidos, 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 signup for a minimum \$25 weekly direct deposit.

*Other restrictions apply. Offer expires December 31, 2022*



Selected Loan Rates	APR as low as		APR as low as
New Auto, 5 year	3.24% APR	Signature	7.99% APR
Used Auto, 5 year	3.49% APR	Boat & RV, 10 year	4.49% APR
Home Equity Line*	1.99% APR	Platinum Credit Card*	0.00% APR*
APR=Annual Percentage Rate **New account introductory rate		<b>Visit <a href="http://Imfcu.org">Imfcu.org</a> for all loan rates</b>	

## Holiday Office Closings

**Columbus Day** - Monday, October 10th

**Veterans Day** - Friday, November 11th

**Thanksgiving Day** - Thursday, November 24th

**Christmas Day** (observed) - Monday, December 26th

**New Year's Day** (observed) - Monday, January 2nd

### Credit Union Financial Statistics as of July 31, 2022:

Assets: \$53,752,784

Deposits: \$49,674,801

Reserves: \$3,766,203

Loans: \$29,382,273

Members: 3,687

### Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

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

**Phone Numbers:** 410-687-5240 • 800-410-0501 • **Fax:** 410-687-1322

**Facebook:** [facebook.com/LMFederalCreditUnion](https://facebook.com/LMFederalCreditUnion)

**Lobby, Drive Thru & Phone Hours:** Monday - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST

