

Safe Holiday Shopping With Your LMFCU Debit or Credit Card

- Use Google Wallet or Apple Pay to protect your card information
- Your card activity is monitored 24 hours a day by our fraud prevention center
- Monitor your accounts online 24 hours a day with Online & Mobile Banking Alerts
- Control your LMFCU card access with the CardNav mobile app for debit cards and the SecurLOCK Equip app for credit cards. *Note:* SecurLOCK Equip is being upgraded to the Card Suite Lite app on 10/15/24.
- Debit Card users: contact the office to confirm your spending limits



Open a New LMFCU Visa Platinum Credit Card and Get:

1.99% APR on Retail Purchases & Balance Transfers for 6 Months!*

You may transfer balances from credit cards or personal loans with another lender. Transfers and purchases must be completed by December 7th, 2024. Ongoing rates are as low as Prime plus 5.9%, currently 13.9% APR.

Apply by phone, in person or online at lmfcu.org

*Balance transfers completed 10/1/2024 through 12/7/2024 will receive 1.99% APR for 6 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the Credit Union for complete details. Balance transfers are subject to a small 2% balance transfer fee. APR = Annual Percentage Rate

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



We have lowered all vehicle loan rates!

- 5 Year Rates as low as 4.99% APR: 2023 thru 2025 models
- 5 Year Rates as low as 5.24% APR: 2022 and older models
- 105% financing and repayment terms up to 7 years*
- Apply by telephone or online at lmfcu.org
- Get pre-approved for your loan

- Refinance, private party & lease buyout loans available
- Find your vehicle with our Auto Buying Center
- Factory type extended warranties with no deductible!
- Use Autodraft to create your loan at the dealer
- GAP coverage for only \$499!
- 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.

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LMFCU 75th Anniversary Drawing Winners!

Blackstone Grill: Grand Prize Drawing Winner: Thomas W.

\$75 Cash Bonuses: Member Appreciation Days Drawing Winners: Sidney P. and Bernie E.

We'd like to thank all of our members who participated in our 75th anniversary events.

Attending the United States Sailboat Show in Annapolis?

Sailboat Show - October 10 - 14, 2024

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

APR = Annual Percentage Rate

**Rates as low
as 4.49% APR**



Holiday Clubs

You may make your annual holiday club account withdrawals anytime from October 1st through the end of December by contacting a Member Service Representative.

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.

Family & Minor Accounts

Any member of your family or household may establish their own Credit Union membership by opening a Share Savings 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 and click on "Join" at the top of the homepage.

Time to Bulk Up Your Emergency Fund

A financial crisis - such as a job loss or medical emergency - can strike when you least expect it. It is important to be prepared by having a financial safety net in place - not having one could prove to be financially devastating. But bulking up your emergency fund isn't always easy, especially during times of economic uncertainty.

If you are looking for ways to bulk up your emergency fund, visit the [What's New page at \[lmfcu.org\]\(http://lmfcu.org\)](#) for more information.



2024 Annual Membership Meeting Tuesday, October 29th

Be sure to attend LM Federal's upcoming Annual Meeting and Dinner to be held on Tuesday, October 29th at 5:30 p.m.



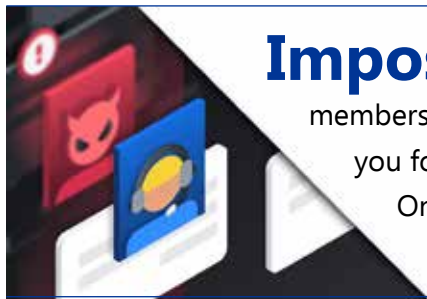
The meeting and a light buffet will be held at the **Victory Villa Baptist Church, located at 75 Chandelle Road in Middle River.** From Martin Boulevard, turn at the Walgreens pharmacy onto Compass Road and then turn right at Chandelle Road. The church is at the end of Chandelle Road.

You will 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.

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 deposit and loan rates than other, profit-driven financial institutions. Our member service is typically much better than the local banks.



Imposter Scam Alert

Be aware of fraudsters calling LMFCU members pretending to be LMFCU card fraud security employees. **HANG UP** if they ask you for information such as your full social security number, full 16 digit card number, Online/Mobile Banking login credentials, etc. Visit the What's New note at lmfcu.org for details.

Know Your Rights: Caregivers and Nursing Home Debt



Helping someone you love to move into a nursing home can be stressful enough. Nursing homes should not try to make you personally responsible for a loved one's bill as a condition of admission.

Visit the What's New page at lmfcu.org for information on what you should know about your rights, what to look for in the nursing home admissions contract, and where to get help.

Your Ultimate Car Maintenance Checklist

Most people don't think of their car as a financial investment. It's a means of transportation and part of your daily life. However, without proper maintenance and care, your vehicle could derail your finances with unexpected repair costs and more. Visit the What's New page at lmfcu.org for a guide that outlines standard vehicle performance checks. You can use these timelines not only for self-guidance but also to ensure dealerships or repair shops are not suggesting repairs that are unnecessary at the time.

Need to Withdraw Funds? Don't Want to Wait For a Mailed Check?

With our MoneyMover transfer system, funds are electronically transferred from the Credit Union to your local Checking Account within 1 business day. Request a transfer by contacting a Member Service Rep or sending a secure message through Online or Mobile Banking. Apply for our MoneyMover Service by completing and returning the MoneyMover application form at lmfcu.org



Low Rate Home Equity Loans!

- Reduce Your Home Equity Loan Rate or Payment
- Perform Home Improvements or Upgrades
- Consolidate Bills or Lower My Payments

Fixed rate loans as low as 5.24 APR

Home equity line 12 month introductory rate of 3.99% APR*

Home equity line ongoing rates as low as Prime minus ½%

Borrow up to 80% of your home's value

Loans from \$20,000 to \$300,000 are available

Closing costs are waived for loans of \$25,000+ (restrictions apply)

Contact a Loan Specialist or visit lmfcu.org for details.



APR = Annual Percentage Rate 3.99% Introductory rate offer expires 12/31/2024

Holiday Office Closings

Columbus Day - Monday, October 14th ▪ **Thanksgiving Day** - Thursday, November 28th

Christmas Eve - Tuesday, December 24th (close at 1:00 pm) ▪ **Christmas Day** - Wednesday, December 25th

New Year's Eve - Tuesday, December 31st (close at 3:00 pm) ▪ **New Year's Day** - Wednesday, January 1st

Credit Union Financial Statistics as of August 31, 2024:

Assets: \$57,473,833

Deposits: \$51,336,829

Reserves: \$5,847,220

Loans: \$36,140,940

Members: 3,581

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 - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 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