

Have a High Rate Vehicle Loan Elsewhere? Refinance with LMFCU and get a \$100 Cash Bonus!*

- 5-Year rates as low as 4.49% APR (models 2026 thru 2024)
- 5-Year rates as low as 4.74% APR (models 2023 to 2020)
- Rates as low as 5.24% APR (models 2019 to 2017 models)
- 100% financing, terms up to 7-years available***
- Apply by telephone or online at lmfcu.org

LMFCU will payoff your existing loan and handle the updating of the vehicle title.

APR = Annual Percentage Rate

* The \$100 cash refinance bonus is subject to credit approval. Minimum loan of \$15,000 required. Available on 2017 or newer models. Minimum credit scores and other restrictions apply. Promotion expires 12/31/25.

** Rate quoted assumes a FICO score of 730 or greater

*** Vehicle age, value and mileage restrictions apply



Fixed Rate Home Equity Loan Rates Lowered!

Need to payoff high rate debts or complete home improvements or repairs?

Rates are as low as:

- 5-Years, 4.99% APR
- 7-Years, 5.24% APR
- 10-Years, 5.49% APR
- 15-Years, 5.99% APR

Maximum loan available is \$250,000.

There are no points, appraisal, application, or lender fees for loans of \$25,000+.

No closing costs*

APR = Annual Percentage Rate

*Closing costs are typically paid by LMFCU and must be repaid if the loan is paid off within 3-years. Rates quoted assume an 80% loan-to-value and FICO score of 730+. The home must be your primary residence in MD, DC, VA, PA, DE, NY, FL or NJ.



3.99% Credit Card Balance Transfer Offer!

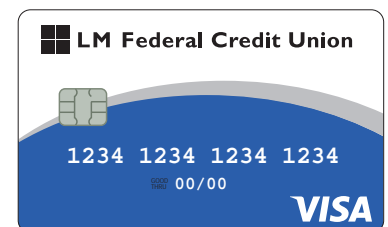
You may transfer balances from a credit card or personal loan with another lender to your new or existing LMFCU Visa Platinum credit card and pay a low 3.99% APR for 15 months!

This offer ends on December 1, 2025.

Please contact the office to apply for a credit card and/or balance transfer.

Contact the Credit Union for complete details.

APR = Annual Percentage Rate. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Standard LMFCU credit card rates are as low as 13.40% APR



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Attending the United States Sailboat Show in Annapolis?

Sailboat Show - October 9 - 12, 2025

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 Imfcu.org.

Online & Mobile Banking Account Notification Alerts

Options include low balance, cleared checks, upcoming loan payment, certificate maturity date, transaction posted, periodic balance, and scheduled reminders.

- 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.



Higher Rates with Certificate Accounts

If you are looking for a higher rate on your deposits consider a Certificate account.

You'll earn higher dividends compared to regular savings and money market accounts.



Terms of 3 months to 4 years are available. You may open a new account by telephone or by visiting the Credit Union office. Our rates are typically higher than the local banks.

Call or visit Imfcu.org for our current certificate rates. Various restrictions and minimum deposit requirements apply.

2025 Annual Membership Meeting

Tuesday, November 4th

Be sure to attend LM Federal's upcoming Annual Meeting and Dinner to be held on Tuesday, November 4th 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.



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.*



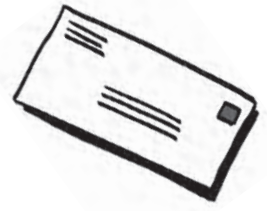
Latest Updates to the "What's New" page at LMFCU.ORG

- 10 Money Moves to Strengthen Your Finances
- Cybersecurity Tips to Keep You Safe Online
- Why Every Household Needs an Emergency Fund
- Protect Your House (& Wallet) with Fall Prep



Don't Want Statements Mailed to Your Home?

This is a reminder that you may have your statement mailing status set to only receive eStatements (through Online and Mobile Banking) or that you may have your paper statements held at the Credit Union for you to pick up. Contact a Member Service Representative to update your statement mailing status. Also remember to contact the office if you move as you may have your address changed by telephone.



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.

Imfcu.org Website Auto Calculators



Visit our auto calculators at Imfcu.org for help with the following:

- Should I lease or purchase?
- Should I take the rebate or low-rate financing?
- How much car can I afford?
- How much will my auto payments be?

Selected Loan Rates	APR as low as
New Auto, 5 year	4.49% APR
New Auto, 6 year	4.99% APR
Used Auto, 5 year	4.74% APR
Home Equity Line	2.49% APR ¹
Fixed Home Equity, 10 year	5.49% APR
Visa Platinum Credit Card	13.15% APR ²
Balance Transfer / 15 months	3.99% APR ³
Personal Loans	8.49% APR
APR=Annual Percentage Rate ¹ 12-month introductory rate, ongoing rate as low as Prime minus 1/2% ² Ongoing variable rate ³ 15-month balance transfer rate	
Visit Imfcu.org for all loan rates	

Holiday Office Closings

Columbus Day - Monday, October 13th ▪ **Thanksgiving Day** - Thursday, November 27th

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

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

Credit Union Financial Statistics as of August 31, 2025:

Assets: \$60,556,866

Deposits: \$53,392,046

Reserves: \$6,799,655

Loans: \$40,472,304

Members: 3,601

Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

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

