

Latest Updates to the Fraud Alerts Page at Imfcu.org

- Someone sending you money?
You could be a money mule!
- QR Code Scams
- Tips to Stay Safe in a Digital World

Identity thieves and cybercriminals value your identity. They can profit from your personal information by committing identity theft - to open credit card accounts, obtain loans, and more - all in your name.

Visit the Fraud Alerts page at Imfcu.org for some simple steps you can take to protect yourself.



Understanding the 5 C's of Credit

Most people know that a strong credit score can make borrowing easier and can help secure lower rates and more favorable terms. That's why so much attention goes to one question: "What's my score, and is it high enough?"

While that question is important, lenders need to understand more than one number before approving a mortgage, auto loan, credit card, or personal loan.

The 5 C's aren't ingredients used to calculate your credit score. However, they can help you understand the questions a lender may be trying to answer when deciding whether a loan is likely to be repaid as agreed.

Visit the What's New page at Imfcu.org for more information.



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

- Should You Be a Co-Signer?**
Before saying yes, think about both sides of that decision.
- Your Holiday Season Count Down**
With the holiday season right around the corner, now is the time to start preparing.
- Fraud....It Won't Happen to Me.**
Instead of trying to keep up with the latest plays, start with habits you can control.
- Saving During the Final Stretch**
It's about making sure the retirement you've been planning still fits the life you're actually living.



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Safe Holiday Shopping With Your LMFCU Debit or Credit Card

- Use Google Wallet, Apple Pay or Samsung 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



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?



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 Imfcu.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 Imfcu.org for more information.

Selected Loan Rates		APR as low as*	APR as low as*
New Auto, 5 year	4.24% APR	Home Equity Line**	2.49% APR
New Auto, 6 year	4.74% APR	Fixed Home Equity, 10 year	5.49% APR
Used Auto, 5 year	4.74% APR	Fixed Home Equity, 15 year	5.99% APR
Personal Loans	8.49% APR	Boat & RV, 10 year	4.49% APR

APR=Annual Percentage Rate *Rates quoted assume a credit score of 730+ **12-month introductory rate

Visit Imfcu.org for all loan rates

Current Special Offers

■ Home Equity Line of Credit: 12-month Introductory Rate of 2.49% APR*

- Ongoing variable rates as low as Prime minus ½% (prime is currently 7.75%)
- Pay no closing costs

**Restrictions apply. Closing costs must be repaid if the line of credit is closed within 3 years. Application must be received by September 30, 2026. Loan must be settled by 10/16/26.*

■ Have a High Rate Vehicle Loan Elsewhere?

Refinance with LMFCU and get a \$100 Cash Bonus!*

- Rates are as low as 4.24% APR for a 5 year loan
- LMFCU will payoff your existing loan and handle the updating of the vehicle title.
- Repayment terms up to 7-years available.

**Restrictions apply. APR = Annual Percentage Rate. Offer expires 10/30/26.*

■ Higher Rates with Certificate Accounts!

- We are offering a special 12 month rate for accounts with balances under \$25,000 at 4.0% APY.*

**Restrictions and minimum deposit requirements apply. APR = Annual Percentage Yield. Offer expires 10/16/26.*

■ Get a \$50 Bonus Deposit When You Open a New Membership!*

- Arrange a weekly payroll deduction of \$25 or greater (or equivalent) to earn the \$50 bonus.
- You must work for one of the Credit Union's eligible sponsor groups or be a family member of an existing member or be a household member of an existing member.

**Restrictions apply. Promotion ends 10/30/26*

Visit the
"Promotions"
page at lmfcu.org
for additional
information!



Attending the United States Powerboat & Sailboat Shows in Annapolis?

Powerboat Show - October 8 - 11, 2026

Sailboat Show - October 15 - 18, 2026

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

**Rates as low
as 4.49% APR**



APR = Annual Percentage Rate

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



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.

Check Out Our Updated Mobile Banking App!

The Mobile Banking app “LM Federal Credit Union”, available in the app store.

- Check account balances & view account history
- Transfer funds, pay your loan or credit card & deposit a check
- Secure account messaging to and from the Credit Union
- Direct access to Internet Bill Pay and eStatements
- You must have your current email address on file with the Credit Union for the Online or Mobile Banking auto-enrollment to work properly.



LM Federal Credit Union



Holiday Office Closings

Columbus Day - Monday, October 12th ▪ **Veterans Day** - Wednesday, November 11th

Thanksgiving - Thursday, November 26th

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