

Providing Quality Member Service Since 1949

## SPRING 2018

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## Time To Buy a Vehicle?

### High Rate Loan Elsewhere?

- Rates are as low as 2.24% APR
- 100% financing is available\*
- Get pre-approved for your loan
- Extended warranties with no deductible!
- Use Autodraft to create your loan at the dealer
- Refinance, private party and lease buyout loans

Visit our AutoSMART site for local dealer vehicle inventory.

Apply for a loan in as little as 15 minutes: By phone, in-person or online.

Sign your loan documents with a secure eSignature.

*APR = Annual Percentage Rate \*Other credit restrictions may apply.*



## Create a Savings Plan!

- 1) Create and review your income and expense budget.
- 2) Determine your savings goal: home purchase, retirement, tuition expenses, home improvements, etc.
- 3) Live within your means - adjust your spending as needed.
- 4) Setup automatic payroll or transfer deposits.
- 5) Contact the office to set up your customized savings plan!



## We Finance Boats and RV's!!!

- Eligible boats include power, sail and personal watercraft.
- RV's include motor homes, travel trailers and campers.
- Rates as low as 4.24% APR\*
- Refinance loans are available
- Terms of up to 15-years available\*

*\*Credit and other restrictions apply. Rates are the same for new or used units.*

*Rates listed assume a loan amount of \$25,000 or greater. Rates listed assume a loan amount of \$25,000 or greater.*

*Rates are higher for smaller loan amounts. APR = Annual Percentage Rate.*



# April Is Youth Month! Are You Preparing Your Children's Financial Future?

Teaching your kids about personal finances and money is essential for your kids financial future.

## Educational Information Available!

We have educational and fun worksheets and information available to help teach younger children. Visit [lmfcu.org](http://lmfcu.org) or stop in the Credit Union to get an educational packet.



## Month of April:

- Deposit loose coin to your child's account without a fee
- Coin Jar Guess: the closest guess without going over wins the coin jar value\*
- Open a Child's Account and get the following:
  - \$5 matching cash deposit
  - Cool piggy bank!
  - Chance to win a \$25 gift card



## Special Activities - Week of April 23th

- Fun activities for kids
- Coin jar guess and prize wheel spin whenever you make a deposit\*
- Snacks and refreshments on the 26th and 27th

\* Monthly promotions expire on April 30th. Drawings to be held May 1st. Deposits must be made to a child's account, age 17 or less. Other restrictions apply.

## 2018 Annual Membership Meeting April 25th

Be sure to attend LM Federal's upcoming Annual Meeting and Dinner to be held on Wednesday, April 25th at 5:15 pm.



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. Unlike a bank, here's your chance to express your opinion as to how your financial institution should operate. **Please plan to attend!**

## Money Market & Certificate Accounts

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

You'll earn higher dividends compared to your regular savings accounts. Various restrictions and minimum deposit requirements apply. Visit [lmfcu.org](http://lmfcu.org) for a complete listing of deposit rates.



# Coming in 2018!

We are working to enhance our checking account services as follows. Watch for additional information.

- **Mobile Deposit:** Deposit a check by submitting a check photo taken with your smart phone using the Credit Union's Mobile Banking App.



- **Mobile Wallet:** We are planning to provide Apple Pay, Android Pay and Samsung Pay. These services provide the convenience of making a purchase without using your VISA check card.

## LMFCU.ORG Website

Our website is compatible with any device, including tablets and smart phones. Check out the "Account Access" tab which includes information about Online & Mobile Banking, account monitoring options, card access, deposit and withdrawal options, telephone banking, wire transfers and more!

Bank	Borrow	Account Access	Resources	About LM
<b>Online &amp; Mobile Banking</b>		<b>Account Monitoring</b>	<b>Telephone Banking</b>	
Online Banking		Account Alerts	Touch Tone Teller	
Mobile Banking		CardNav Phone App	Member Contact Center	
Bill Payment		VISA Purchase Alerts		
eStatements				
<b>Card Access</b>		<b>Depositing &amp; Withdrawing Funds</b>	<b>Wire Transfers</b>	
VISA Check Card		Making Deposits	Wire-in Deposits	
ATM Debit Card		Withdrawing Funds	Wire-out Withdrawals	

Selected Loan Rates	APR as low as
New Auto	2.24%
Used Auto	2.49%
Home Equity Line (Special introductory rate)	2.49%
Fixed Home Equity, 7 year	4.34%
Fixed Home Equity, 10 year (15 yr. term available)	5.09%
Personal (Up to \$20,000)	8.89%
Boat & RV	4.24%
Motorcycle & ATV	5.49%
APR=Annual Percentage Rate	
<b>Visit <a href="http://lmfcu.org">lmfcu.org</a> for all loan rates</b>	

## Unhappy With Your Bank Checking Account?

**Get a \$100 Cash Reward\* With a New Checking Account**

- Surcharge-free ATM access at 30,000+ Co-op ATMs
- Up to 12 free foreign ATM withdrawals per month
- Free use of Online Banking and Internet Bill Pay\*
- Mobile Banking and eStatements are available
- Monitor your account with the CardNav mobile app

\* Direct Deposit is defined as an ACH deposit of payroll or retirement income of at least \$500 per month (or equivalent). Incentive will be deposited once the first direct deposit is posted and confirmed. Other restrictions apply. Promotion expires April 30, 2018.



## Discounted Theme Park Tickets!

As of mid-May we will offer discounted tickets to Kings Dominion, Hershey Park, Six Flags America and Dutch Wonderland. Visit [lmfcu.org](http://lmfcu.org) for details.



## Annual Privacy Notice

The Credit Union's member Privacy Notice is available at [lmfcu.org](http://lmfcu.org) within the "Disclosures" page. You may also get a copy of our Privacy Notice by contacting a Member Service Representative.

## CU Difference

When you apply for a Credit Union loan your request is typically approved within a few hours or by the morning of the next business day. You also work with the same Loan Specialist during the entire process. You may sign your consumer loan agreements with a secure eSignature. Funds can be disbursed the same day.


## Getting a Tax Refund?

### Direct Deposit To Your Account

If you are entitled to a refund of state and/or federal income tax, you have the option of having your refund sent electronically to your LM Federal account. Use direct deposit to get your refund faster!

LM Federal's routing number: 252076390.

## Discount on Tax Preparation

As a member of LM Federal Credit Union, you can save <sup>intuit.</sup> **TurboTax**  \$5 on TurboTax® Deluxe — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. And with NEW TurboTax Live, you can have a live CPA or Enrolled Agent by your side to answer questions and review your tax return. Start TurboTax today and save!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.



### Holiday Office Closings

**Memorial Day**  
Monday, May 28th

**Independence Day**  
Wednesday, July 4th

### Credit Union Financial Statistics as of February 28, 2018:

Assets: \$38,725,517

Reserves: \$3,351,439

Loans: \$27,394,679

Deposits: \$35,176,111

Members: 3594

### 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 Hours:** Mon-Thurs: 9 am - 5 pm • Friday: 9 am - 7 pm

**Drive Thru & Phone Hours:** Mon-Thurs: 9 am - 6 pm EST • Friday: 9 am - 7 pm EST

