

## Get a Bonus Deposit Of \$50 With a New Free Checking Account

**Tired Of Paying Fees To Your Bank?  
Switch Your Checking To LM Federal!**

Changing Banks is Easy with Our Switch Kit

- No monthly fee, no minimum balance or limit on check writing
- Surcharge-free ATM access at over 30,000 CO-OP network ATMs
- Online Banking and Internet Bill Pay
- Mobile Banking and eStatements
- Apple Pay, Google Pay & Samsung Pay
- Deposit checks through the Mobile Banking app

**Open an account in-person, by telephone or online at [lmfcu.org](http://lmfcu.org)**

\* Direct Deposit is defined as an ACH deposit from the member's employer of at least \$500 per month (or equivalent). Incentive will be deposited once the first direct deposit is posted and confirmed. A minimum of five (5) VISA check card purchases (credit or debt) must be posted within 45-days of the account opening. Checking and Visa Check Cards are subject to approval. Cash reward will be subtracted from the account if it is closed within 90 days of opening. Promotion Expires 5/31/2019.



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## Do You Need To....?

- Reduce My Home Equity Loan Rate or Payment
- Perform Home Improvements or Upgrades
- Consolidate Bills or Lower My Payments
- Or something else?

**Open a new Home Equity Line or Loan and get a \$100 Visa gift card!**

- Borrow up to 90% of the value of your primary residence.
- No application or credit report fees.
- No closing costs\*\*
- Apply for a loan by phone or online at [lmfcu.org](http://lmfcu.org)

### Home Equity Lines:

- Introductory rate of 2.49% APR\*
- Ongoing rates as low as Prime -1/2%\*

### Fixed Rate Home Equity Loans:

- Rates\* as low as 3.84% APR (5-years), 5.09% APR (10 years)
- There are no points or application fees.

### Personal Loans:

- Rates as low as 8.89% APR
- Loans up to \$25,000 available

APR = Annual Percentage Rate. \*Rates quoted assume a credit score of 730+. Rates may be higher based on the loan-to-value, repay term and credit score. \*\*Closing costs are typically waived unless the loan or line is closed within 3-years of opening.

# 2019 Annual Membership Meeting May 1st

**Be sure to attend LM Federal's upcoming Annual Meeting and Dinner to be held on Wednesday, May 1st 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.

## *Annual* **MEMBERSHIP MEETING**

*Please plan to attend!*

Unlike a bank, here's your chance to express your opinion as to how your financial institution should operate.

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

## April Is Youth Month! Are You Preparing For 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 [Imfcu.org](http://Imfcu.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:
  - \$10 matching bonus deposit
  - Cool piggy bank!
  - Chance to win a \$100 bonus deposit

### Special Activities - Week of April 15th

- Fun activities for kids
- Coin jar guess and prize wheel spin whenever you make a deposit\*
- Snacks and refreshments on the 18th and 19th

\* Monthly promotions expire on April 30th. Coin jar and \$100 bonus deposit drawings to be held May 2nd. Deposits must be made to a child's account, age 17 or less. Other restrictions apply.

# Auto Buying Center at Imfcu.org!

- Dealer network listing more than 4 million new & used vehicles
- Easy to use vehicle search tools
- Vehicle features list, photos, recall history & more
- "Side-by-Side" vehicle comparison tool, (up to 5-comparisons)
- Create a free account and save your vehicle searches
- Trade-in and used retail values\*
- Carfax reports and "Price Advisor", getting a fair price?
- Works with any mobile device, no mobile app needed



**LMFCU**  
**Auto Buying**  
**Center**

## Auto Loan Rates

**Annual Percentage Rates as low as:**

New: 2018 & 2019 models

5-year, 3.24%

6-year, 3.74%

Used: 2015 to 2017 models

5-year, 3.49%

6-year, 4.24%

Used: 2012 to 2014 models

As low as 4.24%

*Rates assume credit score 730+*

*Loans available on 2006 or newer models*



## Extended Warranty Program - Improved!

**Has your auto or truck factory warranty expired? Consider an extended warranty!**

- No Deductibles
- Factory Type Coverage
- Nationwide Coverage
- Roadside Assistance

**For 2013 and newer models, coverage includes:**

- LCD screens & DVD players
- Satellite & MP3 Radios
- Backup/Reverse Sensors & Cameras
- Drivers Assist Systems

## 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 accounts.

You may open a new account by telephone or by visiting the Credit Union office.

Our rates are typically higher than the local banks.

Visit [Imfcu.org](http://Imfcu.org) for our current deposit rates.

Various restrictions and minimum deposit requirements apply.



## Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room.

TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website. **Start today and save!**

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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.

# LM Federal Credit Union is on Facebook



Check out our Facebook page: **LMFederalCreditUnion**

**"Like" our page during the month of April and you will be entered in a drawing for a \$100 cash bonus deposit!**

Drawing will be held on May 6th. Page "like" must be active as of the drawing date.

## Getting an Income Tax Refund?

Have your refund direct deposited to your LM Federal account.

Use direct deposit to get your refund faster! LM Federal's routing number: 252076390

## Discounted Maryland Zoo Tickets

The Maryland Zoo in Baltimore is now open seven days a week through the end of this year. The Credit Union offers discounted Zoo tickets in the office. Tickets may be purchased by an account withdrawal or cash.

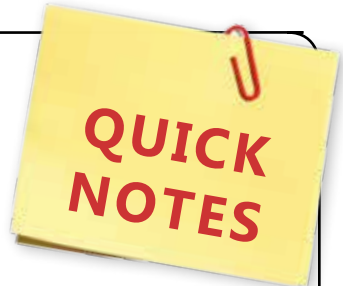
## Online Discounts For Summer Fun!

Don't forget our new membership perk with TicketsAtWork. Now you'll have online access to exclusive savings on theme & water parks (including Disney & Universal), movie tickets, shows & events, gift cards and much more!

As TicketsAtWork has discounted tickets available online for Hershey Park, King's Dominion, Six Flags and Dutch Wonderland, we no longer offer theme park tickets in the Credit Union office. Visit [lmfcu.org](http://lmfcu.org) for details.

## Holiday Office Closing

**Memorial Day:** Monday, May 27th     **Independence Day:** Thursday, July 4th



### Credit Union Financial Statistics as of January 31, 2019:

Assets: \$38,303,735     Deposits: \$34,478,978     Reserves: \$3,610,871     Loans: \$28,712,869     Members: 3,574

### 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

