

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% Annual Percentage Rate for 13 months!



This offer ends on May 1, 2023. A small 2% balance transfer fee is charged to your card.

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

Have High Rate Loans or Credit Cards Elsewhere?

Refinance Now Before Rates Go Up!

- Fixed rate Personal/Debt Consolidation Loans up to \$25,000
- Pay 3.99% APR* on a balance transfer to our Visa Platinum Credit Card (see above)
- Home Equity Loans & Lines of Credit available up to \$250,000
- Loans for those with less than perfect credit
- Finalize your Consumer Loan with a secure e-signature!

Questions? Contact a Loan Specialist at 410-687-5240 or at loans@lmfcu.org

APR = Annual Percentage Rate

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

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

We have educational and fun worksheets and information available to help teach children of all ages.

Visit lmfcu.org or stop in the Credit Union for the following:

- Deposit loose coins to your child's account without a fee.
- Worksheets to teach children of all ages about money and saving.
- Coin Jar Guess: The closest guess without going over wins the coin jar value*.
- Open a New Child's Account and get a \$10 matching bonus deposit, a cool piggy bank and a chance to win a \$100 bonus deposit.
- April 3rd to the 7th: Visit the office with your child to spin our prize wheel for a free gift.
- Visit lmfcu.org or our Facebook page to participate in our coloring contest!



Promotions expire on April 28th. Coin jar and \$100 bonus deposit drawings to be held by May 2nd.

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The Loan Process

- Our loan rates are VERY competitive, especially for those with good credit.
- Apply for a Credit Union loan online at lmfcu.org, by telephone or in-person.
- Requests are typically approved within a few hours
- Credit pre-approvals are available for vehicle purchases
- You typically work with the same Loan Specialist during the entire process.
- Sign your consumer loan agreements with a secure eSignature.
- Funds can be disbursed the same day (by FedEx or electronic transfer)



Auto Buying Center at lmfcu.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?



**LMFCU
Auto Buying
Center**

Click on the "Auto Buying Center" at the top of lmfcu.org

Purchasing a Boat or RV? Have a High Rate Boat or RV Loan Elsewhere?



Our rates are as low as 4.49% APR*

We can finance power boats, sail boats, personal watercraft, motor homes, travel and camping trailers, and motorcycles.

- Apply by phone, in person or online at lmfcu.org
- Sign your loan docs with a secure e-signature
- Disbursements by Federal Express
- Credit pre-approvals and fast loan approvals

*APR = Annual Percentage Rate. Rates assume a FICO credit score of 730+.

Time To Buy a Vehicle?

When you refinance with LMFCU you can delay your first payment for up to 90-days*.

- Rates as low as 4.24% APR: 2021 thru 2023 models
- Rates as low as 4.49% APR: 2020 and older models
- 105% financing is available*
- Repayment terms up to 7-years*
- Find your vehicle with our Auto Buying Center (see above)
- Extended warranties with no deductible!
- Use Autodraft to create your loan at the dealer
- GAP coverage for only \$499!
- Refinance, private party & lease buyout loans

APR = Annual Percentage Rate, rate quoted assumes a credit score of 730+
*Other credit restrictions may apply.

Savings Rates Are Going Up!

As you may know, the Federal Reserve raised interest rates again in March.

If you are looking for a higher rate on your deposits consider a Money Market or Certificate account. You'll earn higher dividends than with regular savings accounts. Various restrictions apply.



Contact a Member Service Representative or visit lmfcu.org for rates and other information.

Create a Savings Plan!

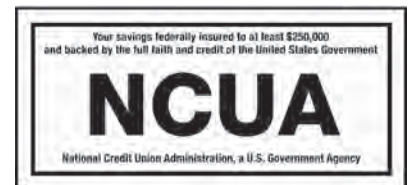
- 1) Create and review your income and expense budget.
- 2) Determine your savings goal: home purchase, retirement, tuition expenses, home improvements, etc.
- 3) Live within your means - adjust your spending as needed.
- 4) Setup automatic payroll or transfer deposits.
- 5) Contact the office to set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



Federal Deposit Insurance

Your shares at LM Federal are federally insured by the National Credit Union Administration (NCUA), an independent government agency. Regular and IRA Accounts are each insured up to \$250,000. Regular accounts may extend the insurance coverage beyond \$250,000 by adding joint account owners.

Visit nca.gov for details.



Financial Planning: Is it time to...?

- Review your overall financial plan?
- Contribute to an IRA?
- Review your 401(k) plan?

LM Federal Financial Planning and Wealth Management services are dedicated to growing your wealth. Whether you're just starting out or looking to maximize and build your savings, we can help improve your financial situation. Our financial planner, Aaron Welch, is available to help with any financial planning need.

Contact Aaron at (667) 308-2724 or at awelch@moneyconcepts.com

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

▪ Don't Fall for These Text Scams

A new trend emerging involves fraudsters piggybacking off legitimate text alerts from financial institutions.

▪ Making Decisions About Medicare

Information to help you when it's time to make decisions about Medicare.

▪ 6 Reasons Why a Budget is Crucial

There is no better way to ensure your financial well-being than through a well-maintained budget.

Planning a Day Trip or a Vacation?

Get significant discounts with the TicketsAtWork online service. You have access to exclusive savings on theme & water parks (including Disney & Universal), movie tickets, shows & events, gift cards and much more!



Click on the TicketsAtWork link at the bottom of the Imfcu.org home page.

Annual Privacy Notice

The Credit Union's member Privacy Notice is available at Imfcu.org within the "Disclosures" page. You may also get a copy of our Privacy Notice by contacting a Member Service Representative.

LM Federal is on Facebook!



Follow us for updates such as:

- Credit Union News
- Fraud Prevention Info
- Special Offers & Deals
- Other Consumer Advice

Give us a like and keep up to date with LMFCU news!

www.facebook.com/LMFederalCreditUnion



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or visit taxservices.lovemycreditunion.org

Holiday Office Closings

Memorial Day:

Monday, May 29th

Juneteenth Day (observed):

Monday, June 19th

Independence Day:

Tuesday, July 4th



Credit Union Financial Statistics as of December 31, 2022:

Assets: \$53,105,573

Deposits: \$48,647,885

Reserves: \$4,186,737

Loans: \$31,491,669

Members: 3,636

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

