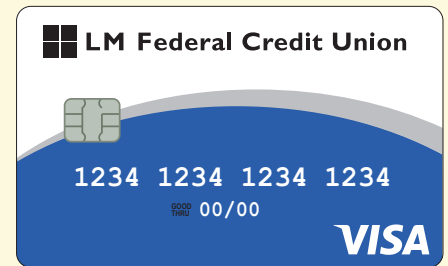


Credit Card Balance Transfer Offer!

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 2.99% Annual Percentage Rate for 12 months!

This offer ends on May 15th 2025. A small 2% balance transfer fee is charged.

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



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)
- Home equity loans are settled at a location convenient to you.



Selected Loan Rates

APR as low as

New Auto, 5 year	4.74% APR
New Auto, 6 year	5.24% APR
Used Auto, 5 year	4.99% APR
Home Equity Line ¹	2.99% APR
Fixed Home Equity, 10 year	5.74% APR
Visa Platinum Credit Card	13.40% APR ²
Balance Transfer / 12 months	2.99% APR ³
Personal Loans	8.49% APR

APR=Annual Percentage Rate ¹ 12-month introductory rate

² Ongoing variable rate ³ 12-month balance transfer rate

Visit lmfcu.org for all loan rates

Pass Along the Gift of Credit Union Membership to a Coworker or Family Member!

The new member gets a \$25 bonus deposit! You also get a \$25 bonus deposit!

Refer a family member or coworker for membership by phone, in person or online at lmfcu.org

**Restrictions apply, Promotion ends 5/30/25*



IN THIS ISSUE:

- Credit Card Balance Transfers ▪ The Loan Process ▪ Selected Loan Rates ▪ Refer a Coworker or Family Member Bonus
- Fraud & Scam Info From FBI ▪ Education Loans & Savings Accounts ▪ Boat Shows ▪ "What's New" Page Updates
- Card Security Mobile Apps ▪ Update Contact Information ▪ Travel Notices ▪ No-surcharge ATM Locator Mobile App
- Trust & Will Member Discounts ▪ Facebook Promotion ▪ Home Improvement Loans ▪ Holiday Closings

Latest Fraud & Scam Info From the FBI

Don't let yourself or your loved ones become a victim!

Keep up to date on the latest news about current fraud and scams.



Visit [Imfcu.org](https://www.imfcu.org) "What's New" page to visit the FBI's Fraud & Scams website.

Education and Computer Loans*

- Maximum loan of up to \$5,000
- Rates as low as 7.49% Annual Percentage Rate
- Repayment terms up to 24-months
- Repay by convenient payroll deductions, automatic account transfer, or by mail

For additional information contact a Loan Specialist or visit the "Borrow" tab at [Imfcu.org](https://www.imfcu.org)

**Restrictions apply*



Education Savings Accounts

Need to supplement your child's tuition expenses?

The Education Savings Account can provide benefits and relief in funding a student's secondary and college education expenses. Contribution up to \$2,000 annually. Withdrawals are not taxed, because earnings grow tax free! **Restrictions apply*

Attending a Local Boat Show?

Boat, Personal Watercraft, RV and Motorcycle Financing is Available

Boat financing includes Power Boats, Pontoon Boats, Sailboats and Personal Watercraft.

Credit Union Boat & RV Loan Advantages:

4.49% APR*, Loans of \$25,000+, up to 10-years

4.74% APR*, Loans of \$25,000+, up to 15-years

- Apply by phone, in person or online at [Imfcu.org](https://www.imfcu.org)
- Sign your loan docs with a secure e-signature
- Disbursements by Federal Express
- Credit pre-approvals and fast loan approvals
- Refinance loans are available

*APR = Annual Percentage Rate, Credit and other restrictions apply. Rates assume a FICO credit score of 730+.

Bay Bridge Boat Show
April 11 – 13, 2025

Annapolis Sailboat Show
April 25-27, 2025



Latest Updates to the "What's New" page at [LMFCU.ORG](https://www.lmfcu.org)

- Spring Clean Your Savings for a Fresh Start
- Good Fortune Doesn't Require Luck
- Recognizing the Warning Signs of Tax Fraud
- Employment Scams: How to Identify Them & Stay Safe



Have a LMFCU VISA Check Card or Credit Card?

Use a smart phone? Use our mobile apps to protect against card fraud and misuse - in real-time.

- Turn your card on and off
- Limit use to specific merchants
- Set card spending limits
- Set GPS location restrictions
- Receive real-time card-use notifications and spending-limit alerts
- Use CardNav for Visa check cards and SecurLOCK Equip for credit cards.



SecurLOCK Equip

Visit the "Account Monitoring" tab within "Account Access" at lmfcu.org for additional information.

Have You Updated Your Account Contact Information?

Be sure to keep your information updated, including your address, phone numbers and email address.



You can submit updated contact information by contacting a Member Service Representative or by sending a secure message through Online or Mobile Banking.

Have a VISA Check Card? Planning a Summer Vacation?

Contact us before your trip so that we may flag your account so that our card fraud monitoring systems won't freeze your card when you perform a transaction outside of your usual card usage locations. Contact a Member Service Representative to place a travel notice.

Don't forget to check out TicketsAtWork to get significant discounts on travel, theme parks, tickets and more!

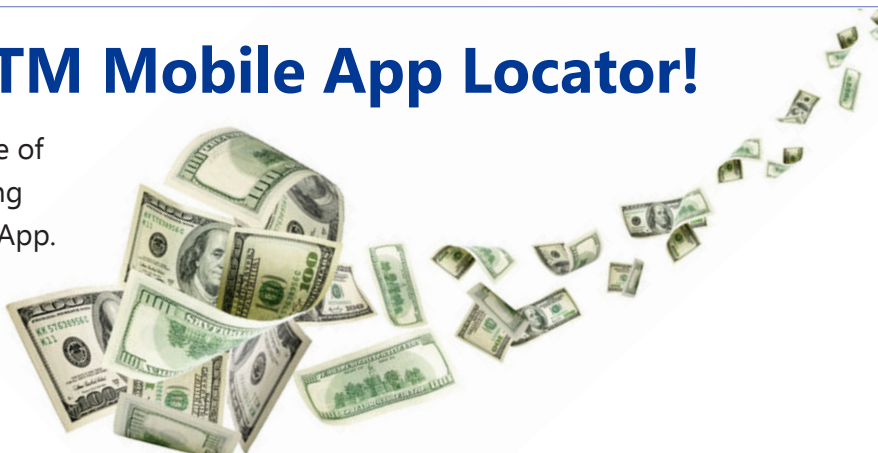
Click the link at the bottom of the LMFCU.org home page.

No-surcharge ATM Mobile App Locator!

Make sure you know how to find one of 30,000 no-surcharge or deposit taking ATMs with our CO-OP ATM Locator App.



Visit lmfcu.org and search for "ATM Locator App"



TRUST & WILL Member Program

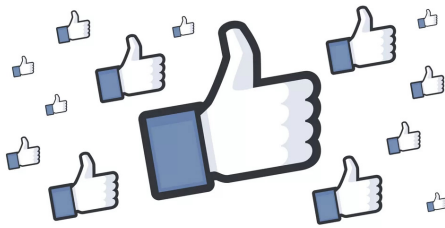
Easy, Affordable, and Secure Estate Planning

Trust & Will is the leading online estate planning platform where Credit Union members can easily create an estate plan in just minutes to protect themselves and their family. **Members will get exclusive savings of 20% off any estate plan.**

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



LM Federal Credit Union is on Facebook!*



"Like" our page during the months of April or May and you will be entered in a drawing for a **\$200 cash bonus deposit!**

To be eligible you must click on the "Like" icon at the top of the LM Federal Credit Union's Facebook page:

<https://www.facebook.com/LMFederalCreditUnion>

**Restrictions apply*

Need to Make Home Improvements?

We have the loan for you!

Take advantage of our introductory **2.99% APR** home equity line of credit interest rate.

Fixed rates as low as 5.24% APR

- Reduce my home equity loan rate or payment
- Perform home improvements or upgrades
- Consolidate bills or lower my payments
- Borrow up to 80% of your home's value
- Loans from \$20,000 to \$300,000 are available
- Closing costs are waived for loans of \$25,000+ (restrictions apply)
- Loans are settled at the Credit Union or a location convenient to you



**APR = Annual Percentage Rate*



Holiday Office Closings

Memorial Day:
Monday, May 26th

Juneteenth Day:
Thursday, June 19th

Independence Day:
Friday, July 4th

Credit Union Financial Statistics as of February 28, 2025:

Assets: \$59,513,320

Deposits: \$52,990,043

Reserves: \$6,303,605

Loans: \$38,030,263

Members: 3,587

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