

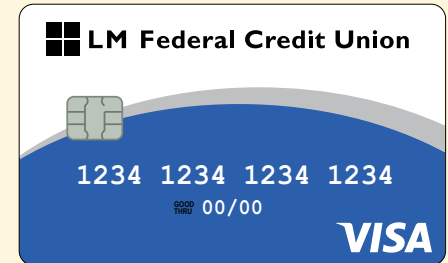
Last Chance! Credit Card Balance Transfer Offer!

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 1.99% Annual Percentage Rate for 12 months!

This offer ends on May 1st 2026. A small 2% balance transfer fee is charged.

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

After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Standard LMFCU credit card rates are as low as 12.65% APR



Prepare For Our Upcoming Computer System Upgrade!

We are updating our systems to enhance your overall experience!

LM Federal Credit Union will undergo an extensive digital and member services upgrade effective May 4th, 2026.



- To perform the upgrade, the Credit Union will close at 5 pm EST on Thursday, April 30th.
- The office will be closed on Friday, May 1st. The new system will be activated on the morning of Monday, May 4th.
- Members will not have access to Online or Mobile Banking effective on the afternoon of April 30th.
- Member Visa check card and ATM card access will be subject to lower transaction limits from the morning of April 30th until the morning of May 4th.
- When we re-open on May 4th at 9:00 am, you may immediately enroll for our new Online Banking system.
- Access to the new android/google and apple mobile banking apps will be available shortly after the upgrade has been completed. We will contact you when they are available. There is a delay on the mobile apps while Google and Apple complete their approval and activation process for the new mobile banking apps.

What to get excited about!

- Increased system reliability compared to our old system.
- Members will experience a new Online and Mobile Banking platform that includes added security.
- There will be more options to pay loans and transfer funds.
- Later this summer the payment app Zelle will be accessible through the new Mobile Banking app.

And more!!!

Visit the What's New "System Conversion" note 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.

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, 4 year	3.99% APR
New Auto, 5 year	4.24% APR
New Auto, 6 year	4.74% APR
Used Auto, 5 year	4.74% APR
Used Auto, 6 year	5.25% APR
Home Equity Line	2.49% APR ¹
Fixed Home Equity, 10 year	5.49% APR
Visa Platinum Credit Card	12.65% APR ²
Balance Transfer / 12 months	1.99% APR ³
Personal Loans	8.49% APR
Boat & RV, 15 year	4.74% APR
Motorcycle	4.49% APR

APR=Annual Percentage Rate ¹12-month introductory rate, ongoing rate as low as Prime minus 1/2% ²Ongoing variable rate ³12-month balance transfer rate

Visit lmfcu.org for all loan rates

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

- **Smart Car Buying Without Losing Freedom**
 - **What is an income-driven repayment plan for student loans?**
 - **When to Swipe & When to Sign**
 - **Is Spring a Good Time to Buy or Refi a Car?**



Have a High Rate Equity Loan Elsewhere?

Need to Complete Home Improvements or Repairs?

- Home Equity Lines up to \$300,000 available
- Home Equity Lines of Credit; 12-month Introductory rate of 2.49% APR. Ongoing rates as low as Prime minus 1/2%
- Fixed Rate Home Equity Loans: Rates are as low as 4.99% APR¹
- Closing costs are typically waived for loans or lines of credit of \$25,000 or greater²

Restrictions apply. The home must be your primary residence in MD, DC, VA, PA, DE, NY, FL or NJ.

¹ APR = Annual Percentage Rate

² Restrictions apply



New Year, New Scams: How to Protect Yourself



A new year often brings a fresh financial mindset. People review budgets, set goals, apply for loans, and spend more time managing accounts online. Those shifts are normal. Unfortunately, they also create opportunities for scammers who are constantly watching how consumer behavior changes.

Some of today's scams feel more believable than ever before. Staying informed about how these schemes work helps you recognize the warning signs early and protect your accounts before a situation escalates.

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

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

This includes any relative including parents, children, brothers & sisters, aunts & uncles, nieces & nephews, cousins, grandparents and grandchildren. Eligible coworkers must be employed at one of the Credit Union's core membership groups, such as Lockheed Martin, Leidos or ST Engineering MRAS.



The new member receives a \$50 bonus deposit!*

To qualify for the bonus deposits, the new member must setup a weekly payroll deposit of \$25 (or equivalent).

New members have immediate access to all Credit Union services.

Open a membership in person, by telephone or online at Imfcu.org.

** Excludes existing members or joint owners, minor accounts, business accounts and members who have closed their membership within 90 days of the new membership re-opening. The \$50 reward will be deducted from the account if closed within 90 days of opening or if the minimum payroll deduction amount is not maintained for 90 days from account opening. Promotion ends 5/30/26*

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.

Considering a Boat or RV Purchase?

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 lmfcu.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 17 – 19, 2026

Annapolis Sailboat Show
April 24-26, 2026



trust & will

Limited Time 30% Savings!

Easy, Affordable, and Secure Estate Planning

LM Federal Credit Union is excited to bring our members an exclusive limited time of 30% savings on Trust & Will in partnership with Love My Credit Union Rewards and Trust & Will.

The new 30% savings is only available April 1 - 30, 2026. Get started today to protect yourself, your family and your legacy!

Scan the QR code or visit the "Promotions" page at lmfcu.org for more information.



Higher Rates with Certificate Accounts



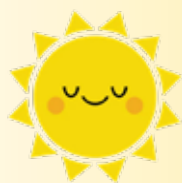
If you are looking for a higher rate on your deposits consider a Certificate account.

You'll earn higher dividends compared to regular savings and money market accounts. Terms of 3 months to 4 years are available. You may open a new account by telephone or by visiting the Credit Union office.

Our rates are typically higher than the local banks.

Call or visit lmfcu.org for our current certificate rates.

Various restrictions and minimum deposit requirements apply.



Holiday Office Closings

Memorial Day:
Monday, May 25th

Juneteenth Day:
Friday, June 19th

Credit Union Financial Statistics as of January 31, 2026:

Assets: \$60,313,182

Deposits: \$52,893,219

Reserves: \$7,183,674

Loans: \$40,906,343

Members: 3,610

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