

Providing Quality Member Service Since 1949

SUMMER 2018

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New Services 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.

We have completed the Internet Bill Pay upgrade and activated the new online deposit account application system. (see page #2 for details)

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! Visit lmfcu.org for details.

Selected Loan Rates	APR as low as
New Auto	2.24%
Used Auto	2.74%
Home Equity Line (Special introductory rate)	2.49%
Fixed Home Equity, 10 year (15 yr. term available)	5.09%
Personal (Up to \$20,000)	8.89%
Boat & RV	4.49%
Motorcycle & ATV	5.49%
APR=Annual Percentage Rate	
Visit lmfcu.org for all loan rates	

Online & Mobile Banking!

Haven't signed up yet?

Get instant account information and the ability to transact 24/7. Estatements and text or e-mail account alerts are also available. Visit LMFCU.ORG and click on the "Enroll Now" link at the top right.

Apply For New Deposit Accounts Online

You no longer need to complete and return a paper new account agreement.

Our new online account application system lets you open new primary and family memberships, checking, money market, clubs and secondary share accounts. You no longer need to complete and return a paper new account agreement.

If you wish to open a certificate or IRA account or have any questions about opening a new account, please visit the office or contact a New Accounts Representative at 800-410-0501.



Internet Bill Payment Upgraded!

Use the new Bill Pay dashboard and you will be able to;

PAY a bill in just one click!

VIEW all payees, upcoming bills and payment history

ADD a new payee faster than ever

MAKE recurring payments and save time

Mobile Bill Pay is now available - ask for details!

Not using Bill Pay? Sign up by July 31st and you'll receive a \$10 bonus deposit!*

Bill Pay is a FREE SERVICE if you process as least two bill payments monthly.

* Restrictions apply, existing Bill Pay users, minor accounts and business accounts not eligible.

Not Feeling Confident About Your Financial Plan?

Saving for retirement and protecting your family is crucial. We can no longer just work for our money – our money must work for us. LM Federal Financial Planning and Wealth Management services exists to grow 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, can assess your current financial fitness level and develop a “workout” plan to improve your financial future. Aaron can be reached at (667) 308-2724 or at awelch@moneyconcepts.com

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facebook.com/LMFederalCreditUnion



LMFCU.ORG Website - Borrow Tab

Don't forget that our new website is fully compatible with any device, including tablets and smart phones.

Check out the "Borrow" tab for information about getting a loan. Detailed information is also available about all of our loan services. You may apply online for any loan 24 hours a day.

Borrow		
The Loan Process	Home Equity Loans	Auto Loan Center
Consumer Loans	Home Equity Loans vs LOC	Vehicle Loan Information
Home Equity / Mortgage Loans	Home Equity Line of Credit	Vehicle Loan Process
	Fixed Rate Home Equity Loan	Find a Vehicle
Boat, RV, Motorcycle Loans	Unsecured & Other Loans	Loan Protection
Boat Financing	Personal & Home Improvement	Extended Warranties
RV Financing	Tuition & Computer	Guaranteed Auto Protection
Motorcycle & Personal Watercraft	Credit Builder	Credit Insurance
	Redline Overdraft Line of Credit	
	Share & Certificate Loans	

3 Signs It's Time To Replace Your Vehicle



■ Mounting Repair Costs

Think twice before making a significant repair to an older vehicle or a vehicle with high mileage. For example, does it make sense to spend \$1,500 on a car that's worth \$2,500?

■ Safety Issues

Worried your vehicle will break down? Are you ready to deal with your family being stranded away from home? Plus the inconvenience and cost of arranging a rental?



■ My Lifestyle Has Changed

Consider a smaller or larger vehicle if needs have changed or if you're putting a lot of miles on an inefficient vehicle.

Credit Union Difference

At first glance, it's an easy mix up.

Credit unions and banks both offer financial products and services.

Both institutions earn money from fees and interest on loans. But that's where the similarity ends.

- Better Rates (for deposits & loans)
- Better Service
- Lower Fees
- Not For Profit Cooperative
- Member Owned
- Social Purpose: People Helping People

Open a New Home Equity Line of Credit - Pay Only 2.49% APR!*

- Introductory rate of 2.49% APR*
- No closing costs**
- Low minimum monthly payments of only \$6.06 per \$1,000 borrowed.
- Ongoing access with convenient check writing



A line of credit is perfect for those who need continued access to funds for any purpose over an extended period of time.

Questions? Call 800-410-0501 or visit lmfcu.org

APR = Annual Percentage Rate. *Available for the first 6 months.

**Certain restrictions apply. Minimum \$20,000 line required for closing cost waiver. Initial draw of \$20,000 and automatic repayment from a LMFCU account or payroll deduction required. Application must be received by 9/30/2018. Loan must be settled by 10/15/2018, must be the 1st or 2nd lien on the property and must be secured by your primary residence in MD, DC, PA, DE, NJ or VA. Rates are subject to change without notice.

Purchase MD State Fair Tickets in advance and avoid long lines at the gate and save money!



The fair runs August 24th - September 3rd

Hurry! Last day to purchase tickets is August 17th!

REMINDER! Discounted Tickets Available!

Visit our office for discounted tickets for:

- Hershey Park*
- Dutch Wonderland*
- Maryland Zoo
- Baltimore Aquarium



For detailed pricing visit lmfcu.org or call 800-410-0501.

**Seasonal from April through September*

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
- Free use of Online, Mobile & Telephone Banking
- Free use of Internet Bill Pay*
- Mobile Banking and eStatements are available

Available with Regular or Interest Checking accounts. 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. Free Internet Bill Payment requires 2+ payments per month to avoid a fee. Other restrictions apply. Promotion Expires August 31, 2018.

Deposit Rates Increased!

We have again raised savings, certificate, money market and IRA rates effective July 1st. Please contact a Member Service Representative or visit lmfcu.org for our current deposit rates.



\$100 CASH REWARD WITH EACH NEW LINE*

Another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

*Restrictions apply.



Holiday Office Closings

Labor Day
Monday, September 3rd
Independence Day
Wednesday, July 4th

Credit Union Financial Statistics as of May 31, 2018:

Assets: \$39,287,012 Reserves: \$3,413,414 Loans: \$27,816,076
Deposits: \$35,567,972 Members: 3,621

Contact Information

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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 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

