

## LM Federal Credit Union 70th Anniversary Celebration!

*70 years*

LM Federal Credit Union was originally established in 1949 as the "Martin Employees Federal Credit Union" by the employees of the Glen L. Martin Aircraft Company in Middle River, Maryland. The Credit Union was established because company employees were tired of the high fees, non-competitive rates, and poor customer service available at traditional banks.

### 1949 vs. 2019

Some things have changed since 1949; not just at the Credit Union, but throughout the country. Here's some statistical information on the national average of items then & now:

	<u>1949</u>	<u>2019</u>
New House:	\$7,450	\$318,000
Gallon of Gas:	\$0.17	\$2.45
New Car:	\$1,420	\$36,843
Loaf of Bread:	\$0.14	\$2.19
Minimum Wage:	\$0.70/hr	\$10.10/hr
Annual Wages:	\$2,950	\$46,464

### New Member \$25 Cash Bonus

Lockheed Martin, ST Engineering, Leidos and Maryland Air National Guard employees will receive a \$25 cash bonus when you open a new membership (payroll deduction required\*).

### New Loan \$70 Cash Bonus

Receive a \$70 cash incentive when you take a new \$10,000 or greater new or used vehicle, boat, RV, motorcycle, fixed or variable rate home equity loan.\*

## Checking Account \$70 Cash Bonus

Open a new checking account and you will receive a \$70 cash bonus. Direct deposit and a Visa Check Card are required.\*

*\*See page #2 for cash bonus requirements and restrictions.*

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# Share Your Credit Union Experience!

Do you have a story about an employee who went above and beyond, or maybe the Credit Union helped you out in some way when no other financial institution would. Submit your story by regular mail, fax (410-687-1322), by email at [info@lmfcu.org](mailto:info@lmfcu.org) or on our Facebook page at [facebook.com/LMFederalCreditUnion](https://facebook.com/LMFederalCreditUnion).

## Grand Prize Drawing

Enter for a chance to win a new 50" 4K UHD Smart TV with HDR\* by one of the following:

- Open a new membership, take a qualifying new checking account or loan.
- Visit the office on a Member Appreciation Day.
- Answer a Credit Union Difference question online at [lmfcu.org](http://lmfcu.org).



*\*Various restrictions apply. Promotions end 8/30/2019.*

# Member Appreciation Days!

Visit the Credit Union office for light refreshments and special offers only available on Friday, July 19th and Thursday, August 8th. Spin the Prize Wheel and win a free prize.

***One of the prizes on the wheel is an entry into our GRAND PRIZE DRAWING.***



## CU Difference

### What Is A Credit Union? Why Is It Different?

A Credit Union is a not-for-profit financial institution owned and controlled by its members rather than by outside stockholders. Our board of directors, who are elected at the annual membership meeting, is made up of Credit Union members. We typically offers better rates on savings and loan products compared to other local profit-driven financial institutions. Our fees are also typically lower than the banks. Our goal is to provide superior member service.

## Are You Using Our Mobile Banking App?

- Access your accounts 24 hours a day
- Quick "Instant Balance" feature
- Deposit checks with Mobile Deposit
- View account history and balances
- Transfer funds or pay your loan
- Fingerprint access available



*\$70 new checking account bonus requires a \$500+ per month direct deposit and an active Visa check card. Bonus is paid once the direct deposit and 5+ Visa check card purchases have been made.*

*\$70 new loan bonus does not apply to loans under \$10,000, share or certificate loans, refinances of existing LMFCU loans, or loans against a vehicle owned by the borrower that doesn't have a lien.*

*\$25 new membership bonus requires a \$20 weekly or equivalent payroll deposit.*

*All bonuses are revoked if the account or loan is closed within 90-days. Bonuses are paid once the account has been funded or disbursed.*

*Promotions offered from July 8th through August 30th. Grand prize entries are made for those taking a qualifying new loan or checking account, those who submit a CU difference response through [lmfcu.org](http://lmfcu.org), and those who spin the prize wheel on a member appreciation day.*

# Time To Buy a Vehicle? High Rate Loan Elsewhere?

- 100% financing is available\*
- Terms up to 7-years
- Finance back through the 2006 model year\*
- Refinance, private party and lease buyout loans available

Apply for a loan in as little as 15 minutes: By phone, in-person or online at [lmfcu.org](http://lmfcu.org).

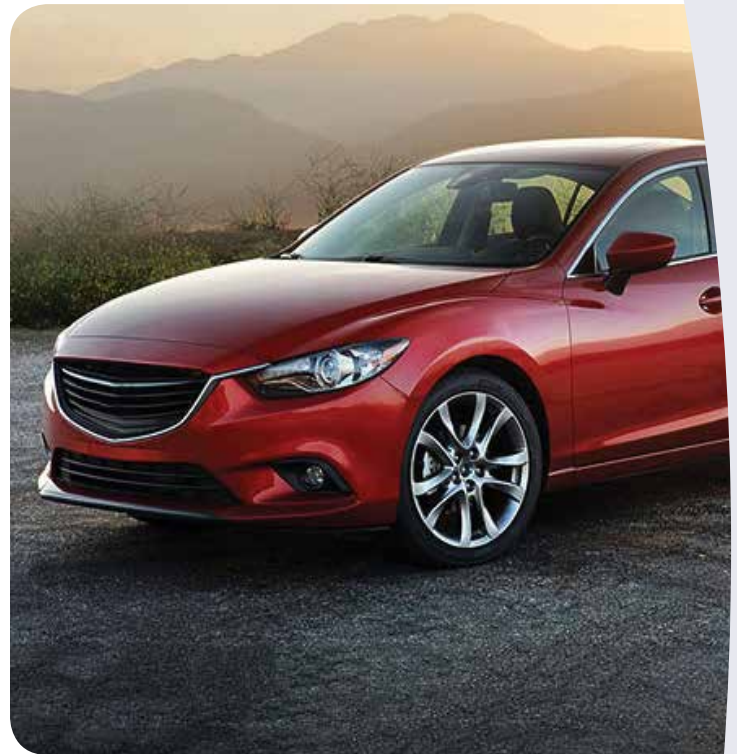
Sign your loan documents with a secure eSignature.

Loans disbursed no charge by Federal Express

*APR = Annual Percentage Rate*

*\*Other credit restrictions may apply.*

Selected Loan Rates	APR as low as
New Auto, 5 year	3.24%
Used Auto, 5 year	3.49%
Home Equity Line (Special introductory rate)	2.49%
Fixed Home Equity, 7 year (15 yr. term available)	4.34%
Personal (Up to \$25,000)	8.99%
Boat & RV	4.49%
Motorcycle & ATV	4.74%
APR=Annual Percentage Rate	
<b>Visit <a href="http://lmfcu.org">lmfcu.org</a> for all loan rates</b>	



## The Vehicle Loan Process



**Experienced Auto Advisors:** Our Loan Specialists can provide a lot of help that will make the purchasing process a simple task.

**Credit Pre-approvals:** to confirm your loan approval and interest rate before you purchase a vehicle.

**Complete your dealer purchase with an Autodraft:** a pre-approved loan draft used to create your loan at the dealership.

**LMFCU Auto Buying Center:** local vehicle inventory, vehicle values, Carfax reports and more!

**Vehicle Extended Warranties:** use any licensed mechanic, no deductibles, extensive electronics coverage, nationwide coverage, and roadside assistance.

**GAP Plus:** Will your insurance pay off your loan if your car is totaled? GAP plus covers the full loan balance plus another \$1,000 towards your replacement vehicle.

# Apple Pay, Google Pay & Samsung Pay Now Available!

Mobile Wallet allows you to pay for items using your smart phone or smart watch. An active Visa Check Card and our Mobile Banking app are required.

Mobile Wallet services provide an additional level of security to protect your VISA Check card.



# Apply For New Deposit Accounts Online!

Need to open a new membership, family, youth, checking, money market, club or secondary share account? Use our new online application system! You no longer need to complete and return a paper new account agreement.



## Maryland Zoo, Aquarium & TicketsAtWork

The Credit Union offers discounted Zoo and Aquarium tickets in the office. Tickets may be purchased by an account withdrawal or cash. Save up to \$8.99 off the regular gate price.

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!

## Maryland Tax-Free Week!

Get your back to school shopping for clothes and shoes off to a great start with the Maryland tax free week from August 11th through the 17th. Individual items of \$100 or less are exempt from Maryland sales taxes. In-store and online sales are eligible. Visit the What's New page at [lmfcu.org](http://lmfcu.org) for details.

**Back to school loans are available!**

*Restrictions apply.*



## Holiday Office Closing:

**Labor Day:** Monday, September 2nd

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

Assets: \$41,088,400   Deposits: \$37,157,580   Reserves: \$3,678,234   Loans: \$28,489,741   Members: 3,611

### 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

