

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

- 100% financing is available\*
- Terms up to 7-years
- Rates as low as 1.99% APR
- Finance back through the 2008 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 [Imfcu.org](http://Imfcu.org).**

**Sign your loan documents with a secure eSignature.**

**Loans are disbursed no charge by Federal Express**

APR = Annual Percentage Rate \*Other credit restrictions may apply.

## 6 Tips for Buying a Car in Today's Environment



**Regardless of what is happening in the world around you, there are times when you simply need a new car.**

However, many are wondering how car buying differs now than before the current pandemic. While automakers and dealerships are offering hefty incentives to stir up business, these offers usually aren't all they're cracked up to be once you begin reading the fine print. These tips, located on the What's New page at [Imfcu.org](http://Imfcu.org) will help you avoid major missteps in the car-buying process and help you get a better overall deal on the car you do purchase.

## Computer System Conversion Information

View the latest information about the new computer system at [Imfcu.org](http://Imfcu.org). Please review and familiarize yourself with your new account statement and contact us if you have any questions.

- Increased system reliability
- Access Bill Pay thru the mobile app
- Mobile includes eStatements & account messaging
- Enroll in Mobile Banking only, if desired
- Make your credit card payment thru Mobile Banking



## Visit the [Imfcu.org](http://Imfcu.org) "What's New" Page For Tips About;

- Making The Switch From Your Bank to The Credit Union
- 10 Tips to Save Money at The Pump
- Planning Your Perfect Vacation

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# Auto Buying Center at Imfcu.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?

Visit the [What's New](#) note at [Imfcu.org](#) for details.



## New Online & Mobile Banking Features:

### Sign up for eStatements

- Forget about the inconvenience of lost or delayed statements due to mail problems.
- Go green by avoiding the need for a paper statement.
- Get your statement faster. eStatements are typically available by the 3rd business day of the month.
- eStatements are free! Once you enroll, the last 12 months of statements are available through desktop Online Banking. The 12 month statement availability starts building from your day of enrollment.



#### *Signing up is easy!*

Within desktop Online Banking, select the "Profile & Settings" option, click on "eStatements" and follow the prompts. You may also contact a Member Service Representative to be enrolled for eStatements.

### Online Banking Notification Alerts:

**Options include balance, check cleared, upcoming loan payment, certificate maturity date, transaction posted, periodic balance, and scheduled reminders.**

- On the Online Banking home screen, click on the bell icon in the upper right corner.
- Click "Create Alerts". Choose the type of alert you would like to setup from the drop-down menu.
- In the Mobile Banking app, click on the menu icon in the upper left corner.
- Click "Alerts", then tap the "Create Alert" button.



### Account History Download Options:

QuickBooks (.qbo), Quicken Financial Exchange (.qfx), Open Financial Exchange (.ofx), & CSV (.csv)

### Need To Deposit a Check?

Mobile Deposit allows you to deposit checks directly into your personal checking or savings account using your Android phone or iPhone.

You must enroll for Mobile Banking and download and activate the Mobile Banking app.

**Contact a Member Service Representative or visit [Imfcu.org](#) for details.**



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



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

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

5.74% APR\*, Loans of \$15,000 to \$25,000, 10-years

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

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



## Annual Meeting Delayed

We normally hold our Annual Membership Meeting in late April. Due to the pandemic we expect to hold the annual meeting in October. See the next edition of this newsletter for details on the meeting date.

## Minimize Contact Risk With Mobile Wallet

Download and activate Apple Pay, Google Pay or Samsung Pay on your smart phone. Pay for items using your smart phone or smart watch. An active Visa Check or Credit Card and our Mobile Banking app are required. Mobile Wallet services also provide an additional level of security to protect your Visa Check card.



## Have a VISA Check Card? Use a smart phone? Protect against card fraud and misuse - in real-time - via your smart phone.

- Turn your card on and off
- Set card spending limits
- Receive real-time card-use notifications and spending-limit alerts
- Limit use to specific merchants
- Set GPS location restrictions

Visit [lmfcu.org](http://lmfcu.org) for enrollment and other information.



# Holiday Office Closing

Labor Day: Monday, September 6th



## 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!

## New Telephone Banking System

**We have activated our new Telephone Banking system. Features include:**

- Immediate posting of account transactions
- Account history is always current
- No user fees for this service

**Call or stop by the office to get the following information necessary to use Telephone Banking:**

- The account type for each of your deposit and loan accounts.
- The codes chart to access the various telephone banking features

To access Telephone Banking, select option #1 on our day or night telephone system greeting.

Once you are connected to Telephone Banking, select your language preference.

You will be prompted to enter your account number and the last four digits of the social security number of the primary account owner. Next, follow the prompts to setup your new PIN.



## 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 8th through the 14th. 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.*



### Credit Union Financial Statistics as of April 30, 2021:

Assets: \$51,247,559    Deposits: \$47,353,844    Reserves: \$3,654,078    Loans: \$25,099,694    Members: 3,585

### 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, Drive Thru & Phone Hours:** Monday - Friday: 9 am - 5 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