

Consolidate Your Bills!

Team Up With LMFCU to Tackle Your Debt!

- Unsecured personal/debt consolidation loans up to \$25,000
- Visa Platinum Credit Card – Ongoing rates as low as 13.40% APR*
- Home Equity Loans & Lines of Credit up to \$250,000¹
- Finalize your personal, credit card or auto loan with a secure e-signature!
- Settle your home equity loan at a location convenient to you
- Flexible terms & multiple repayment options
- Loans for those with less than perfect credit



Current Loan Special Offers

- **Home Equity Line of Credit: 12-month Introductory Rate of 2.49% APR***
 - Ongoing variable rates as low as Prime minus ½% (prime is currently 7.50%)^{1,3}
 - Pay no closing costs²
- **Refinance a Vehicle Loan Elsewhere With LMFCU and Get a \$100 Cash Bonus!**
 - Rates are as low as 4.49% APR for a 5 year loan³
 - LMFCU will payoff your existing loan and handle the updating of the vehicle title
 - Minimum loan of \$15,000 required to get the cash bonus
- **Credit Card Balance Transfer Offer of 1.99% APR for 6-months**
 - 2% balance transfer fee applies



Remember! You can apply for a loan by telephone or online at lmfcu.org

Questions? Contact a Loan Specialist at 410-687-5240 or at loans@lmfcu.org

APR = Annual Percentage Rate *Rates quoted assume a FICO score of 730+. Lower credit scores are subject to higher rates. Interest rates are variable. Maximum rate of 18.0% APR. Balance transfer fee of 2% applies. (\$2 minimum) ¹Eligible for your primary residence in MD, DC, VA, PA, DE, NY, FL or NJ. ²Closing costs must be repaid if the line is closed within 3 years ³Rate quoted assumes a FICO score of 730 or greater.

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Imfcu.org Website Auto Calculators

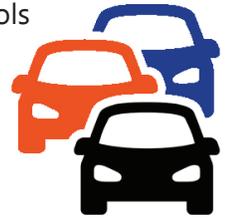
Visit our auto calculators at Imfcu.org for help with the following;

- Should I lease or purchase?
- Should I take the rebate or low-rate financing?
- How much car can I afford?
- How much will my auto payments be?



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
- Create a free account and save your vehicle searches
- "Side-by-Side" vehicle comparison tool
- Trade-in and used retail values
- Carfax reports and "Price Advisor", getting a fair price?



Click on the "Auto Buying Center" link at the top of any page at Imfcu.org

Online & Mobile Banking Account Notification Alerts

Options include low balance, cleared checks, 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.



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 download and activate the Mobile Banking app to use Mobile Deposit.

Contact a Member Service Representative or visit Imfcu.org for details.

Selected Loan Rates	APR as low as
New Auto, 5 year	4.49% APR
New Auto, 6 year	4.99% APR
Used Auto, 5 year	4.74% APR
Home Equity Line	2.49% APR ¹
Fixed Home Equity, 10 year	5.74% APR
Visa Platinum Credit Card	13.40% APR ²
Balance Transfer / 6 months	1.99% APR ³
Personal Loans	8.49% APR

APR=Annual Percentage Rate
¹12-month introductory rate, ongoing rate as low as Prime minus 1/2%
²Ongoing variable rate ³6-month balance transfer rate

Visit Imfcu.org for all loan rates

The Difference of Credit Union Membership



Credit unions are not-for-profit, meaning we are committed to our members' financial wellness. We welcome all who qualify to become members.

Democratic Member Control: Members are more than just a number — they are owners. Every member has a say in how the Credit Union operates by electing a board of directors. Whether you have \$25 or \$100,000 deposited, your vote is weighted equally.

Need Extra Cash?

Skip Your Next Loan Payment! Take advantage of our Skip-A-Loan-Payment program!

Take one month off and get the extra cash you need. A \$25 processing fee applies.

Call (800) 410-0501 for further information.

**Restrictions apply. Home equity loans and credit cards are not eligible.*



Get a \$25 Bonus Deposit When You Open a New Membership!

Arrange a weekly payroll deduction of \$25 or greater (or equivalent) to earn the \$25 bonus.

New members have immediate access to all Credit Union services.

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

** Excludes family memberships, 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 \$25 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 9/30/25*



Account Safety Starts with Strong Passwords

With so much of our personal and professional lives conducted online, ensuring that our sensitive data remains secure is crucial. Your password is your first line of defense in stopping attacks and suspicious activities. A strong password ensures your sensitive information remains secure from vulnerabilities like cyber threats and data breaches. Understanding the importance of password protection is critical in safely navigating the digital landscape.

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



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

- Factors That Drive Your Car Insurance Rate
- Making the Switch from Physical to Digital Wallet
- Savings Accounts: The Unsung Financial Hero
- How to Spot Government Impersonation Scams



Save For Next Year's Summer Vacation!

Open a Summer Vacation Club account!

For example, setup a weekly deposit of \$75 and you'll have \$3,900 saved for next year.

You may open a Club Account by telephone, in-person or online at lmfcu.org

Have a VISA Check Card? Going Away For 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.

Monitor your account for fraudulent transactions with our Mobile Banking and CardNav mobile apps.

Visit the "Account Access" section of lmfcu.org for details.

Tips for Safe ATM Use

We all have a need to occasionally use an ATM when we are on vacation or out for the evening. Be sure to use ATM's that are in safe areas that are well-lit and placed where you feel comfortable. Avoid the ATM if there are any suspicious-looking individuals around or if it looks too isolated. Also check the ATM for any attachments to the card slot or keypad.

For details visit the "Tips For Safe ATM Use" page within the "Resources" tab at lmfcu.org



Impostor Scam Alert

Be aware of fraudsters calling LMFCU members pretending to be LMFCU card fraud security employees. **HANG UP** if they ask you for information such as your full social security number, full 16 digit card number, Online/Mobile Banking login credentials, etc. Visit the What's New note at lmfcu.org for details.



Holiday Office Closing

The Credit Union will be closed Monday, September 1, 2025 in observance of Labor Day.

Credit Union Financial Statistics as of April 30, 2025:

Assets: \$59,879,099

Deposits: \$53,201,898

Reserves: \$6,478,804

Loans: \$38,203,844

Members: 3,564

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