

Current 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 7.75%)
 - Pay no closing costs¹
- **Take a One Month Payment Break with a LMFCU Auto Loan!**
 - Rates are as low as 4.24% APR for a 5 year loan
 - When you finance a vehicle purchase with LMFCU or refinance a loan currently elsewhere with LMFCU you can delay your first payment for up to 60-days²
- **Summer Credit Card Home Improvement Purchase Promotion!**
 - 0.99% APR for 6 months on Home Improvement Purchases!²
- **Get a \$50 Bonus Deposit When You Open a New Membership!²**
 - Arrange a weekly payroll deduction of \$25 or greater (or equivalent) to earn the \$50 bonus.
 - You must work for one of the Credit Union's eligible sponsor groups or be a family member of an existing member or be a household member of an existing member.
 - Open a membership in person, by telephone or online at lmfcu.org

APR = Annual Percentage Rate ¹Closing costs must be repaid if the line of credit is closed within 3 years. ²Restrictions apply

Visit the
"Promotions"
page at lmfcu.org
for additional
information!



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 12.65% APR
- Fixed Rate Home Equity Loans with 10 year rates as low as 5.49% APR & Home Equity Lines of Credit with an introductory rate of 2.49% APR*
- 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

APR = Annual Percentage Rate *Restrictions apply



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.

Boat, Personal Watercraft, and RV 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 Imfcu.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+.



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*
New Auto, 7 year	5.49% APR*
Used Auto, 4 year	4.49% APR**
Used Auto, 5 year	4.74% APR**
Used Auto, 6 year	5.25% APR**
<small>APR=Annual Percentage Rate Rates assume a FICO score of 730+ *Model years 2024 and newer with less than 25k miles **Model years 2020 through 2023. Rates for 2017 through 2019 are 3/4% higher.</small>	
Visit Imfcu.org for all loan rates	

REMINDER!

The new Mobile Banking app for iPhones and Android mobile phones is now available! Visit Imfcu.org for download and enrollment information.



LM FEDERAL CREDIT UNION

The Loan Process

- Our loan rates are VERY competitive, especially for those with good credit.
- Apply for a Credit Union loan online at Imfcu.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.



Credit Union System Upgrade Update Status!

Mobile Banking: The new Mobile Banking apps (LM Federal Credit Union) for iPhone and Android mobile phones are now available in the Apple App Store and Google Play Store. The first step is to delete the old Mobile Banking app and download the new app.

Online Banking is available; see the blue login button at the top of the home page at lmfcu.org

Our MoneyMover service has been replaced with a new

A2A (account 2 account) transfer service. A2A is a service that electronically transfers funds to or from your LMFCU account(s) to

your account at any financial institution in the United States. You may also use A2A to pay your LMFCU loan by ACH transfer from your local financial institution.

To apply, sign into Online Banking, click "Enroll in External Transfers" and complete the A2A

application. In Mobile Banking click on "Move Money" icon at the bottom of the screen, then click on

"Account to Account Transfer" and complete the A2A application. You may also get an A2A application

at lmfcu.org and mail it to the Credit Union or by contacting a member service representative. You may designate multiple accounts for A2A transfers by completing a form for each institution. It may take up to one week to activate A2A for your account.

Telephone Banking is available; call 1-833-495-7570. You'll need your account # and enter the last 4 digits of your SSN to set up your PIN

Attention Credit Card Users: Access to the eZCard info website through Online and Mobile Banking no longer requires the entry of credentials to access the eZCard Info website. Never used eZCard? No problem!

eStatements: View your monthly or quarterly statements anytime you'd like! eStatements are not only more convenient, but also safer and more eco-friendly than your traditional mailed statements! Signing up is easy! Online Banking: Select "eStatements" from the "Member Services" tab at the top of the screen. Mobile Banking: Click the "More" icon at the bottom of the screen and select "eStatements".



Buy Your Next Car with Confidence

Summer is road trip season. It's also one of the busiest times of the year for car buying. Whether you're replacing an aging vehicle, buying your first car after graduation, or upgrading for a growing family, purchasing a vehicle is one of the largest financial decisions many households make.

While the process can be fun, the financial side can often feel a bit overwhelming. However, with a little preparation, you can stay focused on what matters most - buying the right vehicle at a price that fits your budget.



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

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 Imfcu.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 "What's New" page at Imfcu.org for details.

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 Imfcu.org for our current certificate rates. Various restrictions and minimum deposit requirements apply.



Holiday Office Closing

Labor Day:
Monday, September 7th

Credit Union Financial Statistics as of March 31, 2026:

Assets: \$62,093,637 Deposits: \$54,587,577 Reserves: \$7,341,568 Loans: \$41,410,931 Members: 3,619

Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@Imfcu.org • **Loan Department:** loans@Imfcu.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