

Providing Quality Member Service Since 1949

## WINTER 2019

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## Time To Buy a Vehicle?

### High Rate Loan Elsewhere?

- Rates are as low as 2.99% APR
- 100% financing is available\*
- Get pre-approved for your loan
- Extended warranties with no deductible!
- Use Autodraft to create your loan at the dealer
- Apply for a loan online, in-person or by telephone

Visit our Auto Buying Center for local dealer vehicle inventory.

Sign your loan documents with a secure eSignature.

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



## Deposit Rates Raised, Again!

- Money Market Plus Accounts Rates as high as 1.35% APY\*
- Regular Certificate Rates as high as 2.65% APY\*
- Individual Retirement Certificate Rates as high as 2.70% APY\*

Visit [lmfcu.org](http://lmfcu.org) for all deposit rates.

APY = Annual Percentage Yield All rates are subject to change at any time without prior notice. Fees may reduce earnings.

## Planning For Retirement

### It's NEVER too Early or Late to Save for Retirement!

- Tax deferred earnings\* with NCUA insurance
- Savings Account and CD options available at LMFCU's great rates
- Traditional, Roth, and Rollover IRAs available
- Coverdell Education Savings Accounts available
- Access your accounts with online & mobile banking

\* Check with your tax advisor





# We Have What You Need For The 2018 Tax Season

## Hold Onto That Account Statement

The enclosed statement lists the dividend (savings interest) and loan interest amounts paid during 2018. You will also be sent form 1099-INT for taxable dividends of \$10 or greater and form 1098 for mortgage interest paid of \$600 or greater.

## Tax Refund?

### Direct Deposit To Your Account

If you are entitled to a refund of state and/or federal income tax, you have the option of having your refund sent electronically to your LM Federal account. Use direct deposit to get your refund faster!

**LM Federal's routing number: 252076390.**

### Discount on Tax Preparation

With TurboTax® it's easy to do your own taxes. TurboTax coaches you every step of the way to the biggest refund you deserve. You can now prepare, print and e-file simple federal tax returns FREE with TurboTax Federal Free Edition. Save up to \$15 on other TurboTax federal products.

Visit [Imfcu.org](http://Imfcu.org) for details.



## Important IRS Contact Information:

Web address: [www.irs.gov](http://www.irs.gov)

Tax Forms: 800-829-3676

Refund Status: 800-829-4477

Refund Hotline: 800-829-1954

Maryland Comptroller: 1-800-MD-Taxes  
or 410-260-7980

## Holiday Bills Piling Up? Refinance and Save!!

- Personal/debt consolidation loans (up to \$20,000)
- Home Equity loans up to \$200,000
- Auto refinance and cash-out loans
- Loans for those with less than perfect credit
- Low rates, flexible terms, multiple repayment options
- Finalize your personal or auto loan with a secure e-signature!

**Apply for a loan in as little as 10 minutes:**

Online at [Imfcu.org](http://Imfcu.org) or by telephone during the week



## Account Fees Lowered!

Stop payment fee was reduced to \$20

Non-sufficient funds fee was reduced to \$32

Our fees are typically lower than the banks!

# Financial Planning - Is it time to....?

**Review your overall financial plan? Contribute to an IRA? Review your 401(k) plan?**

LM Federal Financial Planning and Wealth Management services is dedicated to growing 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, is available to help with any financial planning need.



Contact Aaron at (667) 308-2724 or at [awelch@moneyconcepts.com](mailto:awelch@moneyconcepts.com)

*All Securities Offer Through Money Concepts Capital Corp. | Member FINRA / SIPC  
Money Concepts Advisory Service is a Registered Investment Advisor with the SEC  
All Non Securities and Non Advisory Products through Money Concepts International, Inc.  
11440 North Jog Road, Palm Beach Gardens, Florida 33418 | [www.moneyconcepts.com](http://www.moneyconcepts.com) | 561-472-2000  
Products offered; 1. Are not federally-insured; 2. Are not obligations of the credit union; 3. Are not guaranteed by the credit union; 4. Involve investment risk, including loss of principal.*

## New Services Update

### Mobile Deposit is Available!

Mobile Deposit service will allow you to deposit checks directly into your LMFCU personal accounts using your Android phone or iPhone with our Mobile Banking app.



### Mobile Wallet Service - Coming in late January!

Apple Pay, Google Pay and Samsung Pay are currently being tested. Mobile Wallet allows you to pay for items using your smart phone or smart watch.

## Mobile Banking & eStatements

### Monitor your accounts and transfer funds using your Smart phone!

To setup mobile banking you must first setup online banking. To setup mobile banking, go to your app store and download the "TouchBanking" app. Activate with code "lmfcumobile".

To setup eStatements log into online banking, go to "Self Service" and then go to the "Additional Services" tab.

Our online and mobile banking service includes the immediate posting of account transfers and up to the minute account balances and transaction history.



## Attention College & Trade School Students: Scholarship Opportunity!



The \$12,000 Credit Union College Scholarship Program for 2019 is underway now! College-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships; a \$1,000 video-based scholarship; and/or a \$1,000 photo-based scholarship.

**All applicants who apply will receive a \$50 VISA Gift Card for their submission!!**

To enter you must be a LMFCU member and entering freshman through senior year of college or trade school. Deadline for applications is March 31, 2019. Awards will be announced in May 2019.

For additional information visit the Current Promotions page at [lmfcu.org](http://lmfcu.org).

## Discounted Winter Fun!

**See a Movie or Visit the Aquarium - Save Money!**

**Discounted passes to Regal and AMC theaters.** Movie passes never expire!

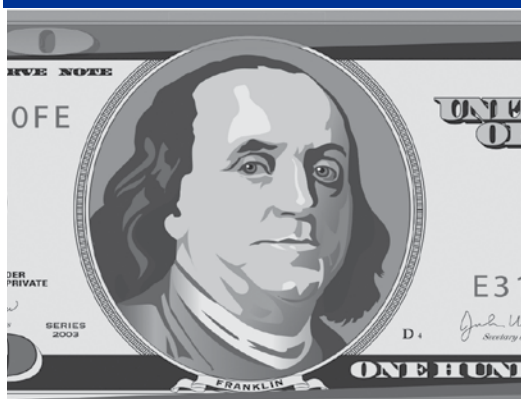
The savings is up to \$3.65 per pass.

**Discounted National Aquarium Tickets:** Save up to \$7 per ticket for the National Aquarium in Baltimore. Visit the Resources tab at [lmfcu.org](http://lmfcu.org) for a complete list of ticket and movie pass pricing.



## Holiday Office Closing

The Credit Union will be closed Monday, January 21st to observe the Martin Luther King Day federal holiday.



# \$100 CASH REWARD WITH EACH NEW LINE\*

Another BENeFIT of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.

\*Restrictions apply.



## Credit Union Financial Statistics as of November 30, 2018:

Assets: \$38,599,151    Deposits: \$34,757,943    Reserves: \$3,559,151    Loans: \$28,586,402    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 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

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