

Special Offer: First Mortgage Refinance Loans Available

Paying more than 3.5% APR* on your first mortgage on your primary residence with another lender?

For a limited time only we are offering low refinance rates!

- APR as low as 2.55% for a maximum 15-year term
- No points, application or credit report fees
- Maximum loan-to-value of 80%**
- Maximum loan of \$200,000
- Available on your primary residence only

Contact Jon Brewin at telephone extension 515 or by email at jbrewin@lmfcu.org for details.

* APR = Annual Percentage Rate ** Rates are subject to change without prior notice. Maximum loan amount, rate and loan to value are based on your credit score. Lower LTV's and loan amounts apply for credit scores below 730. Loans for a home purchase are not available. Available on your primary residence in MD, PA, DC, NJ and VA. LMFCU is an equal housing lender.

Auto & Truck Loan Rates Lowered!

Model year 2019 to 2021 rates: as low as 2.24% APR, 5 year term, 0% down

As low as 2.49% APR, 6-year term, 0% down

Model year 2015 to 2018 rates: as low as 2.49% APR, 5 year term, 0% down

As low as 2.74% APR, 6-year term, 0% down

Get \$50 Cash Back if you take a loan of \$10,000+ Up to 90-Days Before Your First Payment!

- Purchase, refinance and lease buyout loans available
- Fast, hassle-free loan preapprovals
- Finance up to 110% of the vehicle cost

Rates assume a FICO score of 730+. 4-year rates are ¼% lower. Rates include a ¼% automatic repayment discount. Loans on vehicles back through the 2008 model year are available. APR = Annual Percentage Rate



Getting a Loan Is Easy!

Apply for a loan in as little as 10 minutes, online at lmfcu.org, by telephone or in-person.

Loans are typically approved within an hour or by the next business morning.

Sign your loan agreements with a secure e-signature.

Funds are disbursed by electronic transfer or FedEx.

No need to visit the office!

APR = Annual Percentage Yield. Rates quoted assume a credit score of 730+, a 5-year repayment term and a loan to value of 100%. New rates apply to model years 2019, 2020 and 2021 with under 20,000 miles. Used rates apply to model years 2015 thru 2018. Other rates apply for older models and longer repayment terms.

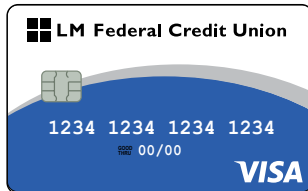
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LMFCU Platinum Visa Credit Card

Take advantage of our 0% introductory rate for 6-months on purchases and balance transfers!

Transfer your bank credit card or personal loan balance to your LMFCU Platinum card.



A low 2% balance transfer fee applies (Minimum \$2)

Call or visit Imfcu.org for additional information or to apply for a credit card.

Are You An ID Theft Victim?

Scammers are taking advantage of fears surrounding the Coronavirus

They're setting up websites to sell bogus products, and using fake emails, texts, and social media posts as a ruse to take your money and get your personal information.

Visit the "What's New" note at Imfcu.org for details.



Mobile Deposit and ATM Cash Limits Increased

Effective December 12th, the daily Mobile Check Deposit maximum limit was raised to \$5,000.

ATM and Visa check card cash withdrawal limits were raised from \$300 to \$500 and for VIP members from \$500 to \$700.

Please contact a Member Service Representative to check on your daily cash withdrawal or card purchase limits.

Holiday & Other Bills Piling Up?

Time For a Debt Checkup? Refinance and Save!

- Personal/debt consolidation loans up to \$25,000
- Loans for those with less than perfect credit
- Home Equity loans & refinance mortgages up to \$200,000
- Finalize your personal or auto loan with a secure e-signature!
- Flexible terms & multiple repayment options



Using Internet Bill Payment?

As Internet Explorer no longer receives feature updates and does not support modern web application security, it will not support our bill payment applications. We encourage our members to switch to a supported browser when accessing Online Banking and Internet Bill Pay.

Supported browsers include Google Chrome, Microsoft Edge, Safari and Mozilla Firefox.

Holiday Office Closings

Martin Luther King: Monday, January 18th

Presidents Day: Monday, February 15th

Boat & RV Financing Available!



The boat and RV shows may have been canceled or delayed, but we are available as always to finance the purchase or refinance of your powerboat, sailboat, or jet ski. Loans with as little as 5% down and repayment terms up to 15-years are available. We can finance boats of almost any age and can finance RV's up to 15-years old.

Contact our Loan Specialists for details.

2020 Tax Season Information

Hold Onto That Account Statement

The enclosed statement lists the dividend (savings interest) and loan interest amounts paid during 2020. 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. 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



Get Your Maximum Refund and Special Savings on TurboTax



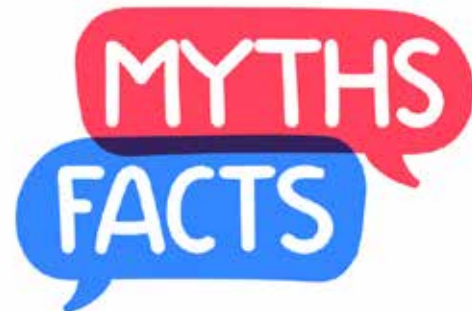
Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you. Need help? Real experts are standing by -- and can even do your taxes for you, start to finish. LM Federal Credit Union members save up to \$15 when you start TurboTax now!

Myths & Facts About Social Security

Myths:

- Social Security will provide most of the income you need in retirement.
- If you earn money after you retire, you'll lose your Social Security benefit.
- Social Security is only a retirement program.
- Social Security benefits are not taxable.
- Social Security is going bankrupt soon.

Visit the "What's New" note at lmfcu.org for details.



Can't Get To Our Office? No Problem!

There are 48 alternative ways to perform a transaction if you can't visit the office!

	Mobile App	Online Banking	LMFCU ATM	Telephone Banking	LMFCU.ORG	Mail	Night Drop	Call Center
Deposit Checks	Yes		Yes			Yes	Yes	
Deposit Cash			Yes				Yes	
Loan Payment	Yes	Yes		Yes		Yes	Yes	Yes
Withdraw Cash			Yes					
Transfer Money	Yes	Yes	Yes	Yes				Yes
Check Withdrawal	Yes	Yes		Yes				Yes
Stop Payment		Yes						Yes
Apply for a Loan or Credit Card		Yes			Yes			Yes
Pay Bills		Yes						
Reorder Checks		Yes						Yes
Get Tax Info		Yes						Yes
Report Lost or Stolen Card								Yes
Account Inquiry	Yes	Yes	Yes	Yes				Yes
Check Balance	Yes	Yes	Yes	Yes				Yes
*Order a New Debit or ATM Card					Yes			Yes
Open New Account					Yes	Yes		Yes

Replacement ATM, debit or credit cards may be requested by sending a secure message through Online Banking. Federally insured by the National Credit Union Administration.

Credit Union Financial Statistics as of November 30, 2020:

Assets: \$47,805,977 Deposits: \$43,909,191 Reserves: \$3,655,303 Loans: \$25,216,563 Members: 3,604

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 - Friday: 9 am - 5 pm EST

