

Attention College & Trade School Students: Scholarship Opportunity!

The \$24,000 Credit Union College Scholarship Program for 2025 is underway now!

College-bound members are eligible to apply for one of ten \$2,000 essay-based scholarships and one of two \$2,000 video-based scholarships.



To enter you must be a LMFCU member and entering freshman through senior year of college or trade school. **For additional information visit the "Current Promotions" page at lmfcu.org.**

Level Up Your Finances in the New Year

Every New Year's Eve, people around the globe create resolutions to better themselves in the coming year. Financial matters consistently rank among these top self-improvements.

Learn how to set financial goals with intention, devise a plan to achieve them, and provide tools to accelerate your progress and boost your confidence.



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

Low Rate Home Equity Loans!



- Reduce Your Home Equity Loan Rate or Payment
- Perform Home Improvements or Upgrades
- Consolidate Bills or Lower My Payments

Fixed rate loans as low as 5.24 APR

Home equity line 12 month introductory rate of 3.99% APR*

Home equity line ongoing rates as low as Prime minus ½%

Borrow up to 80% of your home's value

Loans from \$20,000 to \$300,000 are available

Closing costs are waived for loans of \$25,000+ (restrictions apply)

Contact a Loan Specialist or visit lmfcu.org for details.

APR = Annual Percentage Rate 3.99% Introductory rate offer expires 12/31/2024

Selected Loan Rates	APR as low as
New Auto, 5 year	4.99% APR
Used Auto, 5 year	5.24% APR
Home Equity Line ¹	3.99% APR
Fixed Home Equity, 10 year	5.74% APR
Visa Platinum Credit Card	13.40% APR ²
Personal Loan	8.49% APR
Boat & RV, 10 year	4.49% APR
APR=Annual Percentage Rate ¹ 12-month introductory rate ² Ongoing variable rate	
Visit lmfcu.org for all loan rates	

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Attending a Local Boat or RV Show?

We can finance your purchase!

- Power Boats ▪ Pontoon Boats ▪ Sailboats ▪ Personal Watercraft
- Motor homes ▪ Travel and Camping Trailers ▪ 5th Wheels

Refinance loans are also available.

Contact our Loan Specialists for details.

* APR = Annual Percentage Rate

Chesapeake Bay Boat Show – January, 10 - 12, 2025

Maryland RV Show – February 14-17 & 21-23, 2025

Shows are held at the MD State Fairgrounds in Timonium.



Credit Union

Loan Advantages:

- Apply in-person, online or by phone
- Rates as low as 4.49% APR* ▪ Terms up to 15 years

Lend a Hand and Donate To The Johns Hopkins Children's Center

This is the last chance to help during our annual fund-raising drive. Donations will be accepted through January 31st.

Contact a Member Service Representative to make a donation.



JOHNS HOPKINS
CHILDREN'S CENTER

Having Financial Problems?

Contact Money Management International, a non-profit financial counseling agency.

Services include debt repayment services, mortgage solutions, workshops, bankruptcy and student loan counseling. Counseling services are provided by telephone.

Visit the "Financial Advice & Help" page at lmfcu.org for more information.



Unlock a Higher Credit Score with Simple Tips

Many factors come into play when building wealth and improving your financial position. The amount of income you generate, saving regularly, and, most importantly, your ability to live within your means all play a crucial role. Your credit score represents your financial health and overall creditworthiness, meaning how responsible you are when it comes to managing money and debt. With an excellent credit score, you'll pay less interest and have more flexibility within your budget.

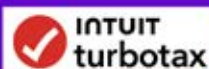
Visit the "What's New" page at lmfcu.org for more information.

WIN TAX SEASON!



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.



**SCAN QR CODE TO GET DISCOUNT
OR VISIT LMFCU.ORG**



Credit Card Balance Transfer Offer

Starting February 15th!

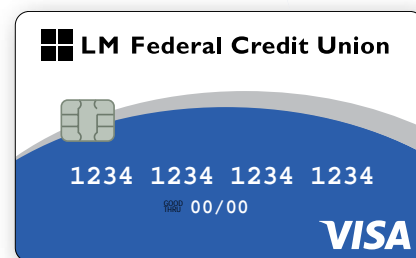
Both new and existing Visa Platinum credit card accounts will receive 2.99% APR for 12 months on balance transfers between 2/15/2025 and 5/15/2025.

You may transfer balances from a credit card or personal loan with another lender.

A small 2% balance transfer fee is charged to your card.

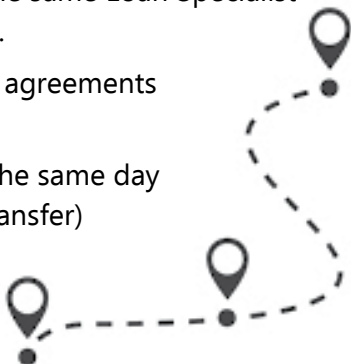
Please contact a Loan Specialist for details.

APR = Annual Percentage Rate



The Loan Process

- Our loan rates are VERY competitive
- Apply for a loan online at lmfcu.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.



Pass Along the Gift of Credit Union Membership to a Coworker or Family Member!



The new member gets a \$25 bonus deposit!

You also get a \$25 bonus deposit!

Refer a family member or coworker for membership by phone, in person or online at lmfcu.org

**Restrictions apply, Promotion ends 2/28/25*

Auto & Truck Extended Warranty Program!

Factory Type Coverage Up To 120,000 Miles*

Our Plans Include:

- NO Deductibles
- 24/7/365 Emergency Roadside Service
- Go To Any Licensed Mechanic
- 30 Day Money-Back Guarantee
- Nationwide Coverage
- Transferable

** Restrictions apply, ask for details*



Welcome!

We are pleased to announce that **Lockheed Martin Missile and Fire Control** employees in Orlando, Florida are eligible for LM Federal Credit Union membership. This includes family and household members, as well as retirees.

2025 Model Year Fuel Economy Guide

The U.S. Department of Energy (DOE) and U.S. Environmental Protection Agency (EPA) provides information about fuel economy and the benefits of using more fuel-efficient vehicles. The 2025 Model Year Fuel Economy Guide is now available.

For additional information visit the "What's New" page at lmfcu.org.



Time For a Debt Checkup?

Refinance with LMFCU and Save!

- Personal/debt consolidation loans up to \$25,000
- Home Equity loans & lines of credit up to \$200,000
- Finalize your personal, credit card or auto loan with a secure e-signature!
- Settle your home equity loan at a location convenient to you
- Loans for those with less than perfect credit

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

New 2024 Staff Photo



The Passing of Bob J. Caswell, Jr.

May 19, 1957 - November 16, 2024

We are sorry to let everyone know that our Board of Directors Chairman, Bob Caswell, passed away on November 16, 2024.

Our deepest condolences to Kathy and to all of Bob's family.

You will be missed.



Holiday Office Closings

Christmas Eve - Tuesday, December 24th (close at 1:00 pm) ▪ **Christmas Day** - Wednesday, December 25th

New Year's Eve - Tuesday, December 31st (close at 3:00 pm) ▪ **New Year's Day** - Wednesday, January 1st

Martin Luther King Day - Monday, January 20th ▪ **President's Day** - Monday, February 15th

Credit Union Financial Statistics as of November 30, 2024:

Assets: \$58,001,467

Deposits: \$51,625,769

Reserves: \$6,079,622

Loans: \$37,471,513

Members: 3,565

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