

Credit Card Balance Transfer Offer Starting February 1st!

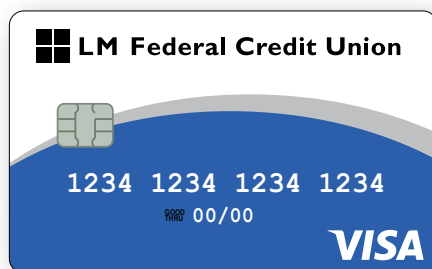
Both new and existing Visa Platinum credit card accounts will receive 1.99% APR for 12 months on balance transfers made between 2/1/26 and 5/1/26.

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



Have High Rate Loans or Credit Cards Elsewhere?

Refinance Now Before Rates Go Up!

- Fixed rate Personal/Debt Consolidation – rates as low as 8.89% APR
- Fixed Rate Home Equity Loans – rates as low as 4.99% APR*
- Home Equity Lines of Credit – introductory rate of 2.49% APR
- Loans for those with less than perfect credit
- Finalize your Consumer Loan with a secure e-signature!
- Settle your Home Equity loan at LMFCU or a location convenient to you.
- Closing costs are waived for loans of \$25,000+**



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

APR = Annual Percentage Rate

**Assumes a 5-year repayment term. Terms up to 15-years available.*

***Restrictions apply. Rates quoted assume a FICO score of 730+*

Latest Updates to the “What’s New” page at LMFCU.ORG

▪ Don’t Take the Bait: Top Tax Scams in 2025

The “Dirty Dozen” list, published annually since 2002, highlights 12 common tax schemes.

▪ Secrets to Achieving Financial Resolutions

In this article, we’ll explore four of the most popular financial resolutions and share realistic steps to help you make progress this year.

▪ Minor Loan Tweaks Can Bring Big Savings

In this article, we’ll highlight a series of steps and minor loan tweaks you can make to chip away at interest costs and pay off debts faster.



IN THIS ISSUE:

1. Credit Card Balance Transfer Offer ▪ High Rate Loans Elsewhere? Refinance! ▪ Latest What’s New Articles at lmfcu.org
2. Boat & RV Shows ▪ JH Children’s Center Donations ▪ TurboTax Discounts ▪ New Member Bonus
3. Scholarship Opportunity ▪ Auto Loan Rates Lowered ▪ Payroll Deduction ▪ Extended Warranty Program
4. Having Financial Problems? ▪ Finances in the New Year ▪ Mobile Banking App ▪ Welcome LM Radar & Sensor Systems

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 – February, 5 - 8, 2026

Maryland RV Show – February 13-20 & 20-22, 2026

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.



TurboTax Member Discounts!

As a LM federal Credit Union member, you can save 20% on TurboTax®, whether you file yourself or have an expert file for you. Or save up to \$25 on in-office tax prep services from H&R Block and get your taxes done by professionals. You can save even more with early-season pricing when you file by February 28th. Plus, you can enter for a chance to win \$10,000 in the Tax Time Sweepstakes from Love My Credit Union Rewards. Take a few minutes now to lock in your discount, right from your phone.

Scan the QR code to get started or click on the TurboTax logo at the bottom of our home page.



H&R BLOCK



INTUIT
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Get a \$50 Bonus Deposit When You Open a New Membership!

Arrange a weekly payroll deduction of \$25 or greater (or equivalent) to earn the \$50 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 \$50 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 3/31/26



Attention College & Trade School Students: Scholarship Opportunity!

The \$24,000 Credit Union College Scholarship Program for 2026 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.



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
Used Auto, 5 year	4.74% APR
Home Equity Line	2.49% APR ¹
Fixed Home Equity, 10 year	5.49% APR
Visa Platinum Credit Card	12.65% APR ²
Personal Loans	8.49% APR
Boat & RV, 15 year	4.74% APR
Motorcycle	4.49% APR
APR=Annual Percentage Rate ¹ 12-month introductory rate, ongoing rate as low as Prime minus 1/2% ² Ongoing variable rate Visit lmfcu.org for all loan rates	

Auto Loan Rates Lowered!

Purchase & Refinance loans are available
Rates for 2024, 2025 & 2026 models as low as 3.99% APR
Rates for used models as low as 4.49% APR
100% financing and terms up to 7 years*
Delay your first payment up to 60-days

*Rates assume a FICO score of 730+. Rates assume automatic repayment.
Loans on vehicles back through the 2013 model year are available.
APR = Annual Percentage Rate



Use Payroll Deduction to Automate Your Savings

Payroll deduction allows you to set up a simple system that directs funds to various accounts automatically.

You may have one deposit allocated to an unlimited number of accounts. For example, a payroll deposit may be allocated to primary and/or secondary savings, a holiday club, several family or kids accounts, and numerous loans.



Auto & Truck Extended Warranty Program!

Factory Type Coverage Up To 120,000 Miles*

Our Plans Include:

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

* Restrictions apply, ask for details

Coverage for RVs is now available.



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 or call 866-889-9347 for more information.



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.



Check Out Our Mobile Banking App!

The Mobile Banking app "LM Federal Credit Union", available in the app store.



- Check account balances & view account history
- Transfer funds, pay your loan or credit card & deposit a check
- Secure account messaging to and from the Credit Union
- Direct access to Internet Bill Pay and eStatements
- You must have your current email address on file with the Credit Union for the Online or Mobile Banking auto-enrollment to work properly.

Welcome

We are pleased to announce that **Lockheed Martin IWSS/Radar and Sensor Systems** employees in Syracuse, New York are eligible for LM Federal Credit Union membership. This includes family and household members, as well as retirees.



Holiday Office Closings



Martin Luther King Day - Monday, January 19th ▪ **President's Day** - Monday, February 16th

Credit Union Financial Statistics as of November 30, 2025:

Assets: \$59,340,924 Deposits: \$52,017,514 Reserves: \$7,026,567 Loans: \$40,936,229 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 - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST

