

Providing Quality Member Service Since 1949

FALL 2017

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Join us on October 19th and 20th to Celebrate International Credit Union Week!

Unlike the banks, we at LM Federal Credit Union are **NOT** in business to make a profit.

Credit Unions all over the world focus on you, the member, with an unwavering belief in the “people helping people” philosophy.

We Serve Members Only: We don’t serve large businesses, corporations, real estate developers, etc. Just people!



Visit our office on October 19th and 20th to celebrate the Credit Union movement!

- Answer a Credit Union trivia question and spin the prize wheel!
- Free snacks and refreshments!
- Activities & educational handouts for children

Welcome Triple C Credit Union Members!

Effective September 1st we completed our merger with Triple C Federal Credit Union. Triple C member accounts are now serviced through our office in Middle River.

Triple C served the employees of Continental Can and American Can companies in the Baltimore area since 1954.



We offer the following deposit account options;

- Certificate Accounts
- Individual Retirement Accounts
- Money Market Accounts
- Family Accounts
- Checking Accounts
- Holiday & Summer Club Accounts

We also offer convenient account access and loan options:

- Online & Mobile Banking
- Bank by Telephone
- Open Accounts by telephone
- Apply for loans by phone or online
- Same day loan approvals
- Sign your loan documents with an eSignature
- New loans disbursed by Fedex

Computer System Upgrade: Office May Open Late Nov. 14th

The Credit Union will upgrade its member accounting system on the evening of Monday, November 13th through the morning of Tuesday, November 14th.



VISA check card and Online/Mobile Banking access will be limited during this upgrade. The office may open later than usual on the morning of the 14th. Visit Imfcu.org for further information.

Quick And Easy Vehicle Loans!

- New rates as low as 1.99% APR* (2017 & 2018 models)
- Used rates as low as 2.39% APR* (2016 and older models)
- 100% financing is available*
- Get pre-approved for your loan
- Apply by phone or online at Imfcu.org
- Sign your loan documents with a eSignature
- Use an Autodraft to create your loan at the dealer
- Finance back through the 2005 model year*
- Extended warranties with no deductible!
- Private party and lease buyout loans available

* Restrictions apply. New & used rates quoted assume a 4-year term, 0% down, automatic repayment and a credit score of 730+. Used rate assumes model 2013 or newer. Rates may vary based upon the member's credit.
APR = Annual Percentage Rate



Need a Fast Personal Loan?

- Need to pay for your vacation, payoff a high rate credit card, fix up your vehicle or perform home improvements?
- You may apply for a loan by telephone or online at Imfcu.org in less than 10 minutes. Loans are typically approved on the spot or within an hour.
- You may sign your loan documents using any device including your smart phone with our secure e-signature. Our maximum loan is \$20,000.



APR = Annual Percentage Rate

Selected Loan Rates	APR as low as
New Auto	1.99%
Used Auto	2.24%
Home Equity Line (Special introductory rate)	2.49%
Fixed Home Equity, 7 year (15 yr. term available)	4.34%
Personal (Up to \$20,000)	8.89%
Boat & RV	4.24%
Motorcycle & ATV	5.49%
APR=Annual Percentage Rate	
Visit Imfcu.org for all loan rates	

LMFCU Mobile Apps

Mobile Banking: With our mobile app you can check your account balances, review account history and pending purchases, transfer funds and pay your loan.

Get account balances with the popular “Instant Balance” feature. Enroll through the desktop online banking “Self Service” tab.

CardNav: Have a Visa Check Card?

Protect against fraud and misuse - in real-time.

- Receive real-time card-use notifications
- Turn your card on and off
- Set card spending limits
- Limit use to specific merchant types
- Set GPS location restrictions



Search for the free CardNav app on your app store.

No-Surcharge ATM Locator: The next time you're on the road, make sure you know where to find a no-surcharge or deposit taking ATM with our Co-op ATM Locator app.

There are more than 30,000 surcharge-free ATM's in the U.S.



Search for the free “Co-op ATM Locator” on your app store.

Redesigned LMFCU.ORG Website!

We released our totally redesigned website on August 1st!

- Greatly improved navigation
- Quick site search feature
- Display changes to accommodate tablets and smart phones
- Integrated login to Online Banking At the top right of the home page
- And much more!

Our new site is accessible as lmfcu.org to further emphasize our non-profit status.

If you go to lmfcu.com you will be redirected to lmfcu.org.

Email sent to us @lmfcu.com will still be delivered.



Holiday Club Withdrawals

Don't forget that you may make your annual holiday club account withdrawal anytime between October 1st and December 15th. Contact a Member Service Representative to withdraw your funds by check, cash, or transfer to another LMFCU account.

A holiday club is a separate savings account to save for annual holiday expenses. You may deposit by

payroll deduction or arrange an automatic weekly or monthly account transfer. You may open a club account by telephone.

Former Triple C Members: You must contact the office to get your club withdrawal.

Checks will not be automatically mailed in early October.

2.49% APR Home Equity Line

Open a new home equity line of credit and get a low 2.49% introductory rate for the first 6-months. Thereafter your ongoing rate may be as low as Prime minus 1/2%*.



Use a home equity line of credit to:

- Payoff a higher rate home equity loan
- Perform home improvements or upgrades
- Consolidate bills or lower your monthly payments
- Draw on your line of credit for up to 10-years

Home Equity Line Features

- No closing costs with a line of \$25,000+*
- Apply by phone or online at lmfcu.org
- Minimum monthly payment as low as \$5.80 per \$1,000 borrowed
- Borrow up to 90% of the value of your home*

APR = Annual Percentage Rate

* Ongoing rates and the loan-to-value maximum are based on your credit score and will vary. Closing costs must be repaid if the line is closed within 3-years (other restrictions apply). Available on your primary residence in MD, PA, DE, VA, DC & NJ.

Discounted National Aquarium Tickets

Save up to \$7 per ticket for the National Aquarium in Baltimore. Contact the office for details.



What's The Difference Between LMFCU and a Bank?

LM Federal Credit Union is a non-profit financial institution that provides high quality personalized member service. When you apply for a new service you typically work with the same Credit Union employee from start to finish.

Holiday Office Closings

Columbus Day
Monday, October 9th

Christmas Day
Monday, December 25th

Thanksgiving Day
Thursday, November 23rd

New Year's Day
Monday, January 1st



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



LOVE MY CREDIT UNION REWARDS

Credit Union Financial Statistics as of August 31, 2017:

Assets: \$35,632,013 Deposits: \$32,771,649 Reserves: \$2,676,288 Loans: \$26,563,858 Members: 3,223

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](https://www.facebook.com/LMFederalCreditUnion)

Lobby Hours: Mon-Thurs: 10 am - 5 pm • Friday: 10 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