

Buying a Vehicle? We Have Great Rates and Much More!

- Rates as low as 2.99% APR
- Financing of up to 105% of the vehicle cost is available*
- Delay your first payment up to 3 months
- Repayment terms up to 7-years*
- Finance back through the 2010 model year*
- Get pre-approved for your loan
- Check out our auto buying tips at Imfcu.org
- Find your vehicle with the LMFCU Auto Buying Center
- Use Autodraft to complete your dealer purchase
- Private party and lease buyout loans available
- Low cost GAP and no deductible extended warranties



Need a Fast Holiday Shopping Loan?

Apply for a loan in as little as 10 minutes:

- Rates are as low as 7.89% Annual Percentage Rate.
- Loans are available for those with less than perfect credit.
- You may apply for a loan by telephone or online at Imfcu.org in less than 10 minutes.
- Loans are reviewed within a few hours.
- Our minimum loan is only \$300.
- You may sign your loan documents using any device including a smart phone with a secure e-signature.



Are You an Identity Theft Victim?

Visit Imfcu.org and check out our "Identity Theft Resources" page within the "Resources" tab at Imfcu.org to access a great Identity Theft Recovery workbook provided by the Federal Trade Commission (FTC).



You may also visit the FTC website:
consumer.ftc.gov/identity-theft-and-online-security

Holiday Club Withdrawals



You may make your annual holiday club account withdrawals by December 16th by contacting a Member Service Representative.

A holiday club is a separate savings account to save for annual holiday expenses.

Deposit options include payroll deduction and an automatic recurring account transfer.

You may open a club account by telephone or online at Imfcu.org.

Mobile Banking

Still haven't enrolled in Mobile Banking? You may review your account history and balances, and post account transfers 24 hours a day!

In your Apple or Google Play Store, download the "LM Federal Credit Union" app.

Office Hours Extended!

Don't forget that we extended lobby, telephone and drive-thru hours on Thursdays & Fridays until 6 pm EST. Monday thru Wednesday hours continue to be 9 am to 5 pm EST.



New Employee! Rita Boothe

Welcome to Rita Boothe, our new Loan Support Specialist. Rita has extensive consumer and home equity loan experience and works with Bart Burton, our lead Loan Specialist.



Holiday Office Closings

Veterans Day: Friday, November 11th

Thanksgiving Day: Thursday, November 24th



Selected Loan Rates

APR as low as

New Auto, 5 year ('21 thru '23 models)	3.24% APR
New Auto, 6 year ('21 thru '23 models)	3.49% APR
Used Auto, 5 year ('17 thru '20 models)	3.49% APR
Home Equity Line ¹	1.99% APR
Visa Platinum Credit Card 6-month Introductory Rate	12.15% APR ² 0% APR
Personal Loan	7.89% APR
Boat & RV, 10 year	4.49% APR

APR=Annual Percentage Rate ¹9-month introductory rate
²Ongoing variable rate

Visit [lmfcu.org](https://www.lmfcu.org) for all loan rates

Annual Membership Meeting Held October 19th

The 2022 Annual Membership Meeting was held on October 19th. Our 2021 Annual Report and the prior year meeting minutes are available by visiting the "What's New" note at [lmfcu.org](https://www.lmfcu.org). Members learned about the state of the Credit Union and received updates from the Board of Directors, the President and other officials. Mark Bold and Rich Coleman, were elected for 3-year terms to the Board of Directors. Winners for various gift certificates were Sharon B., Deanna A., and John W.



Latest Updates to the "What's New" page at [LMFCU.ORG](https://www.lmfcu.org)

10 Tips to Fight Inflation This Holiday Season

The holiday season is a time to enjoy family and friends and create wonderful memories. While the economy is a bit rocky, there are plenty of creative ways to keep your holiday spirit up.

How to Pay for Unplanned Medical Expenses

While facing unforeseen medical expenses can be challenging, several options are available to make paying these bills more manageable.

Contact Information

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General Info: info@lmfcu.org

Phone Numbers: 410-687-5240 • 800-410-0501

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

Lobby, Drive Thru & Phone Hours: Monday - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST



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CREDIT UNIONS™
Where people are worth more than money.™

