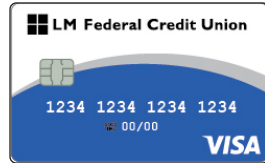


Safe Holiday Shopping With Your LMFCU Debit or Credit Card

- Use Google or Apple Pay to protect your card information
- Your card activity is monitored 24 hours a day by our fraud prevention center
- Use our CardNav and SecurLock Equip app's to control your debit or credit card access
- \$0 liability for unauthorized purchases through Visa
- Monitor your accounts online 24 hours a day with Online & Mobile Banking Alerts
- Debit Card users: contact the office to confirm your spending limits



Need a Fast Holiday Shopping Loan?

Apply for a loan in as little as 10 minutes:

- Rates are as low as 8.99% Annual Percentage Rate.
- Loans are available for those with less than perfect credit.
- Our minimum loan amount is only \$300. Loans are reviewed within a few hours.
- You may sign your loan documents with a secure e-signature using any device.



Our 3.99% APR Credit Card Balance Transfer Offer is Back!

You may transfer balances from a credit card or personal loan with another lender to your new or existing LMFCU Visa Platinum credit card and pay a low 3.99% Annual Percentage Rate for 13 months! This offer ends on November 30, 2023.

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

Please contact the office to apply for a credit card and/or balance transfer.



Holiday Club Withdrawals

You may make your annual holiday club account withdrawals through the end of December by contacting a Member Service Representative.

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

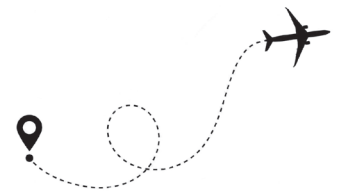
Deposit options include payroll deduction and an automatic recurring account transfer.



Have a LMFCU Visa Debit or Credit Card?

Traveling this holiday season?

If a card transaction is performed outside of your usual usage area, the system may deny the transaction AND FREEZE YOUR CARD! Avoid this inconvenience by contacting us before you travel and provide us with your travel dates and destinations. To place a travel notice, contact a Member Service Representative or send a detailed secure message with your travel plans through Online or Mobile Banking.



Contactless Visa Check/Debit Cards

Call the Credit Union if you would like to get a Contactless Visa Check/Debit card!

Contactless payments are transactions made by tapping either a contactless card or payment-enabled mobile or wearable device over a contactless-enabled payment terminal.



Refer an Eligible Co-worker or Family Member For Membership!*

The new member gets a \$10 bonus deposit!

You also get a \$20 bonus deposit!

**Restrictions apply, Promotion ends 11/30/23*



Attention LMFCU Visa Platinum Credit Card Holders

Online and Mobile Banking and ezcinfo.com website payments may be made same day or scheduled for a future date. Payments may also be made by calling or visiting the Credit Union.

Holiday Office Closings

Thanksgiving Day: Thursday, November 23rd

The office will be open on Friday November 24th

Need Funds For Home Improvements, to Consolidate Bills or Any Other Purpose?

- Home Equity Loans or lines up to \$250,000 available
- Fixed Rate Home Equity Loans:
Rates are as low as 5.24% APR¹
- Home Equity Lines of Credit; 9-month Introductory rate of 2.49% APR. Ongoing rates as low as Prime minus 1/2%
- Closing costs are typically waived for loans of \$25,000 or greater²
- Settle at a location convenient to you!
- Personal loans up to \$25,000 available
- Apply for a loan by telephone or online at lmfcu.org

Restrictions apply. The home must be your primary residence in MD, PA, DC, VA, DE or NJ.

¹ APR = Annual Percentage Rate

² Restrictions apply



Annual Membership Meeting Held October 17th

The 2023 Annual Membership Meeting was held on October 17th. Our 2023 Annual Report and the prior year meeting minutes are available by visiting the "What's New" note at lmfcu.org. The state of the Credit Union, updates from the Board of Directors, and reports from the President, Credit and Supervisory Committees were reviewed. Door prizes were gift cards for Amazon, Target and Michael's restaurant.



Contact Information

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Facebook: 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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