

## New Credit Card Balance Transfer Offer!



Effective February 1st 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 April 30th 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.

## The Loan Process

- Our loan rates are VERY competitive, especially for those with good credit.
- Apply for a Credit Union loan online at [Imfcu.org](http://Imfcu.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)



## 2022 Tax Season Information

### Hold Onto That Account Statement

You will be sent form 1099-INT for taxable dividends of \$10 or greater and form 1098 for mortgage interest paid of \$600 or greater.

**Tax Refund?** Direct Deposit To Your Account. You have the option of having your refund sent electronically to your LM Federal account. Use direct deposit to get your refund faster! Our routing number is 252076390.



## Save on TurboTax® and H&R Block® This Tax Season

LM Federal Credit Union members can get special savings this tax season. Whether you file on your own with TurboTax or get help from an H&R Block tax pro, you're guaranteed to get your biggest possible refund.

### Get started today and save!

Visit <https://taxservices.lovemycreditunion.org> for TurboTax and H&R Block offer details and disclaimers.

## Holiday & Other Bills Piling Up?

### Time For a Debt Checkup? Refinance and Save!

- Personal/debt consolidation loans up to \$25,000
- Loans for those with less than perfect credit
- Home Equity loans & refinance mortgages up to \$200,000
- Finalize your personal loan with a secure e-signature!
- Visit [Imfcu.org](http://Imfcu.org) for details or to apply for a loan



## Are you going to the Maryland RV or Motorcycle shows?

The following shows will be located at the MD state fairgrounds in Timonium.

The motorcycle show is open from February 10th - 12th.



The RV show is open February 17th - 20th and 24th - 26th.



If you are considering the purchase of a camping trailer, travel trailer, 5th wheel, motor home or motorcycle, check out our low financing rates. Refinance loans are also available.

Rates are as low as 4.49% Annual Percentage Rate.

## Office Holiday Closing

The Credit Union will be closed Monday, February 20, 2023 in observance of the President's Day federal holiday.



## Are You Headed Off To College or Trade School in 2023?

The \$12,000 Credit Union College Scholarship Program for 2023 is underway now!

**Apply and you will receive a \$50 VISA Gift Card for their submission!!**



Deadline for applications is April 15, 2023.

Visit [Imfcu.org](http://Imfcu.org) for additional information.

## Latest Updates to the "What's New" page at [LMFCU.ORG](http://LMFCU.ORG)

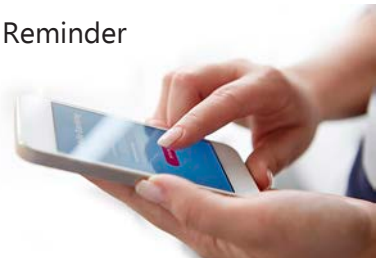
- Three Ways to Help Simplify Your Finances
- How to Stay Productive While Working from Home
- Membership Has Its Perks
- Teaching Children Delayed Gratification



## Mobile Banking & eStatements

You can monitor and transact on your accounts 24 hours a day using the Mobile Banking app. You may also set up eStatements, deposit checks with Mobile Deposit and set up account alerts, such as:

- Low Balance Alert
- Transaction Alerts, including deposit and/or withdrawals of a specified amount
- Certificate Maturity Date Reminder
- Periodic Balance Alert
- Personal Reminders
- Check Cleared
- Loan Payment Due



## Open a Minor's Account!

We will provide a \$25 bonus to members opening a minor account (under age 18) in January or February if you set up a \$10 or greater weekly payroll deposit (or equivalent).



The bonus will be withdrawn from the account if the account is closed within 3-months.

**You may open a minor's account at [Imfcu.org](http://Imfcu.org), by telephone or by visiting the office.**

### Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: [info@lmfcu.org](mailto:info@lmfcu.org)

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

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