

New Credit Card Balance Transfer Offer!



Effective February 15th 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 9 months!

This offer ends on May 15th 2024. 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.

Are You Headed Off To College or Trade School in 2024?

The \$12,000 Credit Union College Scholarship Program for 2024 is underway now!

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



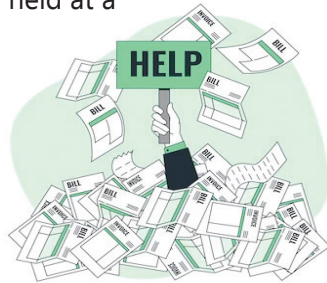
Deadline for applications is April 15, 2024.

Visit lmfcu.org for additional information.

Holiday & Other Bills Piling Up?

Time for a Debt Checkup? Refinance and Save!

- Personal/debt consolidation loans up to \$25,000
- Home Equity loans up to \$200,000
- Finalize your personal loan with a secure e-signature!
- Home equity loan settlements held at a location convenient to you
- Fixed home equity loan rates as low as 5.24% APR¹



Visit lmfcu.org for details or to apply for a loan.

¹APR = Annual Percentage Rate, 5-year rate quoted, terms up to 15-years available

Selected Loan Rates APR as low as

New Auto, 6 year	5.49% APR
Average dealer rate, 6 year	6.50% APR
Used Auto, 5 year	5.49% APR
Average dealer rate, 5 year	7.20% APR
Home Equity Line ¹	3.99% APR
Fixed Home Equity, 10 year	5.74% APR
Visa Platinum Credit Card	14.40% APR ²
Personal Loan	8.99% APR
Boat & RV, 10 year	4.49% APR

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

Visit lmfcu.org for all loan rates

Annual Johns Hopkins Children’s Center Fund Raising

We wanted to thank the many members who made a donation to the Hopkins Children’s Center during our December donation drive. The total member donation amount was \$984.00.

We encourage everyone to consider donating to this great organization.

For additional information visit www.hopkinschildrens.org or call (410) 955-5000



Are you going to the Maryland RV or Motorcycle shows in Timonium?

The **motorcycle show** is open from February 9th - 11th.



The **RV show** is open February 16th - 19th and 23rd - 25th.



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.

Contact our Loan Specialists for details.




Higher Rates With a Money Market Account

If you are searching for a higher rate on your regular share/savings with the Credit Union or another financial institution, consider a LMFCU money market account.

Funds are federally insured up to \$250,000.00.

The minimum deposit requirement is \$2,500.00.


You may open a new money market account online, in-person or by telephone. Contact a New Account Specialist for additional information.



FILE SMART. SAVE BIG.

Enjoy the perks of being a member.

SCAN CODE TO GET DISCOUNT OR VISIT taxservices.lovemycreditunion.org



2023 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.



Office Holiday Closing

The Credit Union will be closed Monday, February 19, 2024 in observance of the President's Day federal holiday.

Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@lmfcu.org

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

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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