

Time To Buy a Vehicle?

- Rates as low as 1.99% Annual Percentage Rate*
- Get pre-approved for your loan
- Use our Autodraft to complete a dealer purchase
- Apply for a loan by telephone or at Imfcu.org
- Sign your loan documents with a secure eSignature
- Loan proceeds may be issued by Fedex at no-charge

APR = Annual Percentage Rate

*Credit restrictions may apply. Rates based on borrower's credit score, down payment & loan term



Auto Buying Tips

Visit the "Vehicle Buying Tips" notes within the "Auto Loan Center" "Purchase" page at Imfcu.org

For example, don't emphasize a monthly payment at the dealership. Focus on negotiating the best vehicle price. Then work on negotiating your trade-in value. And don't wait to arrange financing; get pre-approved with LMFCU.

Don't give-in to high-pressure sales tactics, beware of bait-and-switch offers and don't fall for add-on services. Buying a used vehicle? Get a Carfax report.

Extended Warranty Program Improvements!



The benefit for roadside assistance payment and emergency battery replacement have both been raised to \$100.00 for new plans. Plans with factory type coverage are available on most 2016 and newer models with existing mileage of up to 100,000.

- Costs are typically lower than the dealers
- NO deductibles
- Have your vehicle serviced by any licensed mechanic

How to Deposit



- **At the Office:** In person, at our ATM, through our drive thru or the night deposit box.
- **Mobile Deposit:** Deposit a check using our Mobile Banking app and your smart phone.
- **Direct Deposit/Payroll Deduction** from any organization that offers it. Our routing and transit number is 252076390.
- **By ACH** from Paypal or other cash apps or using a bank-to-bank transfer from another institution.
- **By Mail:** Call for deposit slips and mailing envelopes.
- **At a Foreign ATM:** Make check or cash deposits at other Credit Union ATM's.
- **By Wire Transfer:** You may wire funds to a deposit account or to payoff a loan.

Selected Loan Rates

APR as low as

New Auto, 5 year ('20 thru '22 models)	2.24% APR
New Auto, 6 year ('20 thru '22 models)	2.49% APR
Used Auto, 5 year ('16 thru '19 models)	2.49% APR
Home Equity Line ¹	1.49% APR
Visa Platinum Credit Card	9.15% APR ²
6-month Introductory Rate	0% APR
Personal Loan	7.99% APR
Boat & RV, 15 year	4.74% APR

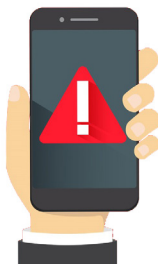
APR=Annual Percentage Rate ¹9-month introductory rate

²Ongoing variable rate

Visit Imfcu.org for all loan rates

Package Delivery Text Scam

As you're waiting on your packages to arrive, be careful to avoid getting caught in a phishing scam, which could corrupt your device or jeopardize your financial standing. Check out the "What's New" note at lmfcu.org.



Revised CDC Masking Guidance

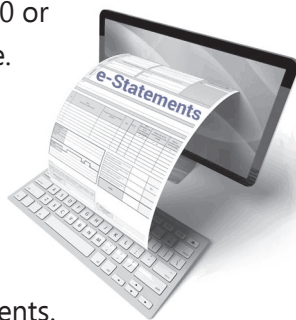


Due to the recommendations from the Centers For Disease Control (CDC) adults are requested but not required to wear a mask when visiting the Credit Union office.

Visit the "What's New" note at lmfcu.org for additional information.

Sign-Up For eStatements!!

Effective March 1st members between the ages of 18 and 62 will be charged a \$2 paper statement fee if you have not enrolled for eStatements. Members with total average deposit balances of \$25,000 or greater will be exempt from this fee. We apologize for this small fee but postage and mail processing fees continue to rise. Sign up by March 31st through Online or Mobile Banking to avoid the fee and to begin receiving eStatements.



Visit lmfcu.org for details.

Office Hours Extended!

Don't forget that we extended lobby, telephone and drive-thru hours to 6:00 pm EST on Thursdays & Fridays. Monday thru Wednesday hours will continue to be 9 am to 5 pm EST.

Appointments are NOT required when visiting the Credit Union office.



Smart Ways to Use Your Tax Refund

- Make a Down Payment on a New Car or Home
- Add It to Your Emergency Fund or Invest It
- Use it to Help Payoff Existing Debt
- Or Save a Little for Something Fun!

Use direct deposit to get your refund faster! LM Federal's routing number: 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.



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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