

New Credit Card Balance Transfer Offer!



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.

Watch Out for These Common Tax Scams

According to the Internal Revenue Service (IRS), tax scams tend to increase during tax season and/or times of crisis. Now that tax season is in full swing, the IRS is reminding taxpayers to use caution and avoid becoming the victim of a fraudulent tax scheme. **Visit the "What's New" note at Imfcu.org for some of the most common tax scams to avoid.**



Time for a Spring Cleanup: Organizing Your Financial Records



The arrival of spring is always a good time to dust off the cobwebs that have built up in your home during the winter. It's also a good time to clean out and organize your financial records so you can quickly locate something if you need it.

See the "What's New" note at Imfcu.org for details.

Getting a Loan is Easy!



Apply by telephone, in-person, or online at Imfcu.org
Loans are typically approved within a few hours.

Selected Loan Rates	APR as low as
New Auto, 5 year ('21 thru '23 models)	4.49% APR
New Auto, 6 year ('21 thru '23 models)	4.74% APR
Used Auto, 5 year ('17 thru '20 models)	4.74% APR
Home Equity Line ¹	1.99% APR
Visa Platinum Credit Card Balance Transfer/13 months	13.40% APR ² 3.99% APR ³
Personal Loan	7.89% APR
Boat & RV, 15 year	4.74% APR

APR=Annual Percentage Rate ¹9-month introductory rate
²Ongoing variable rate ³Restrictions apply

Visit Imfcu.org for all loan rates

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 for additional information.

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.



Signup for eStatements

- Forget about the inconvenience of lost or delayed statements due to mail problems.
- Get your statement faster. eStatements are typically available by the 3rd business day of the month.
- eStatements are free!



Signing up is easy!

Within desktop Online Banking, select the "Profile & Settings" option, click on "eStatements" and follow the prompts.

Within Mobile Banking, click on the menu button at the top left of the home page and then select "eStatements".

Creating Your Own End of Life Plan

A comprehensive end-of-life plan can significantly ease the burden on family members during a highly emotional period. The plan should cover guidance during a medical crisis, funeral instructions, and estate management. **Visit the "What's New" note at Imfcu.org for additional information.**

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.

Reach Your Savings Goal With a Secondary Share Account!

Finding it difficult to save for a major expense, such as a down payment for a home or vehicle purchase, vacation, home improvements, school tuition, or another expense?

Open a secondary share account so that you can separate your savings for a special purpose. You may have a specific amount of your payroll deduction or direct deposit allocated to your secondary account.

Open may a new Secondary Share Account at Imfcu.org or by telephone.



Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@Imfcu.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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Where people are worth more than money.™

