

Computer System Conversion

We converted to a new core computer accounting system over the weekend of April 30th.

During the conversion period access to Online, Mobile and Telephone Banking and Internet Bill Payment were not available. Our new systems were activated on Monday May 3rd.

The new system provides the following improvements;

- Mobile Banking users will now have access a new mobile Internet Bill Pay app. You can setup and make bill payments and other transfers through the mobile Internet Bill Pay app.
- Mobile Banking now supports account messaging to and from the Credit Union
- You may enroll for Mobile Banking with enrolling in desktop Online Banking.
- Online and Mobile Banking now support direct payments to your LMFCU Visa credit card.
- Coming Soon: support for integration with our mobile app to perform funds transfers outside of the Credit Union
- Existing account suffixes such as "A" for your primary share account or "3" or "4" for checking are no longer used. Plain English account descriptions will be listed. Online and Mobile Banking users may also assign custom names to any account.
- Increased automation will allow the Credit Union to further improve member service.

Here is information regarding the conversion.

- The majority of ACH/direct deposit for May 3rd through the 5th was posted to your accounts on Friday, April 30th.
- You must re-enroll in online, mobile banking and eStatements. Visit lmfcu.org for details. To enroll we must have your current email address on file.
- Telephone Banking will be available shortly. Visit lmfcu.org for updates.
- For April of 2021 you will receive a paper account statement only. Contact the office if you need a statement copy for March of 2021 or earlier. Older eStatements could not be transferred to our new systems.
- Direct deposit and payroll deduction allocations will now directly post to each account or loan. Funds will no longer be first deposited to the core account and then transferred to other accounts and loans.

Please visit lmfcu.org or contact the Credit Union for additional information.

Latest What's New Articles @ LMFCU.ORG

10 Things To Do If You Lose Your Wallet - You don't think it will ever happen to you - and then it does.

How to Get the Most Money for Your Trade - If you approach your new car shopping with a plan, you might be able to grab yourself a great deal.

The Loan Process

- Apply for a Credit Union loan online at lmfcu.org, by telephone or in-person.
- Requests are typically approved within a few hours
- Credit pre-approvals are available for vehicle purchases
- You 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)



Get significant discounts with the TicketsAtWork online service. You have access to exclusive savings on theme & water parks (including Disney & Universal), movie tickets, shows & events, hotels, gift cards and much more!

Click on the TicketsAtWork link at the bottom of the lmfcu.org home page.

Office Holiday Closing

The Credit Union will be closed
Monday, May 31, 2021 for Memorial Day.

Loan Services!!

- Fast auto, boat & RV purchase and refinance loans up to \$100,000 available
- Pay 0% for 6-months on a new Visa Platinum credit card
- Low rate Home Loans and Lines of Credit
- Personal loans up to \$25,000 available for home improvements, debt consolidation & more!

| Selected Loan Rates | APR as low as |
|----------------------------|---------------|
| New Auto, 5 year | 2.24% APR |
| Used Auto, 5 year | 2.49% APR |
| Refinance First Mortgage* | 2.81% APR |
| Home Equity Line** | 1.49% APR |
| Fixed Home Equity, 7 year | 3.74% APR |
| Fixed Home Equity, 10 year | 3.99% APR |
| Boat & RV, 10 year | 4.49% APR |

APR=Annual Percentage Rate *15 Year term, maximum 80% loan to value **9-month introductory rate
Rates assume a FICO score of 730 or higher.

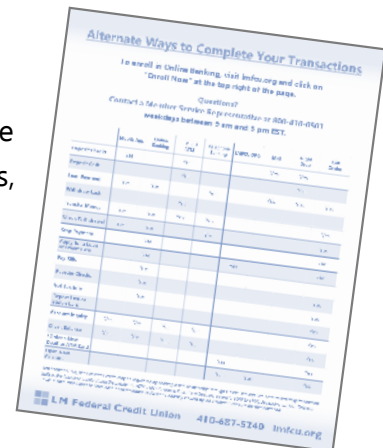
Visit lmfcu.org for all loan rates

Can't Get To Our Office? No Problem!

There are 48 alternative ways to perform a transaction if you can't visit the office!

These include our Call Center, Mobile and Online Banking, the LMFCU ATM or foreign ATM's, Telephone Banking, our website, our night envelope drop or the mail.

Visit the What's New note at lmfcu.org for details.



Contact Information

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

Temporary COVID-19 Hours:

Lobby, Drive Thru & Phone Hours: Monday - Friday: 9 am - 5 pm EST



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