

Deposit Rates Going Up!

Effective April 1st we have raised rates for regular and secondary shares, checking, IRA shares, clubs, and all regular and IRA money market accounts.

Keeping savings at one of the local banks? Compare your bank rates to the Credit Union and consider moving some of those funds to the Credit Union.



Credit Union accounts are federally insured up to \$250,000.00 by the National Credit Union Administration (NCUA).

Latest Updates to the "What's New" page at LMFCU.ORG



- Keep an Eye Out for IRS-Related Scams
- 8 Wise Money Moves to Make in Your 30s
- Fun Ways to Teach Kids About Money

Extended Warranty Program!

Has your auto or truck factory warranty expired? Consider an extended warranty!

- No Deductibles
- Nationwide Coverage
- Factory Type Coverage
- Roadside Assistance



For 2013 and newer models, coverage includes:

LCD screens & DVD players, Satellite & MP3 Radios, Backup/Reverse Sensors & Cameras, Drivers Assist Systems, and more!

Contact **Bart Burton** at loans@lmfcu.org or telephone extension #515.

Family Members Can Save & Borrow at LMFCU!

Any member of your family or household may establish their own Credit Union membership by opening a Family Share account. This includes your children, parents, brothers, sisters, grandparents, grandchildren, other relatives and household members.



Family members enjoy the same membership and borrowing privileges as regular members.

Open a new account by telephone or visit lmfcu.org and click on "Join" at the top of the homepage.

Need to complete home improvements or repairs?

- Home Equity Loans or lines up to \$250,000 available
- Fixed Rate Home Equity Loans: Rates are as low as 5.24% APR¹
- Home Equity Lines of Credit; 9-month Introductory rate of 2.49% APR. Ongoing rates as low as Prime minus 1/2%
- Closing costs are typically waived for loans of \$25,000 or greater²
- Personal loans up to \$25,000 available

Restrictions apply. The home must be your primary residence in MD, PA, DC, VA, DE or NJ.

¹ APR = Annual Percentage Rate

² Restrictions apply



Save For Next Year's Summer Vacation!

Have trouble saving for your big summer vacation?

Tired of putting vacation expenses on your credit card?

Open a Summer Vacation Club account to save for next year's vacation expenses!



For example, setup a weekly deposit of \$50 and you'll have \$2,600 saved for next year. Withdrawal restrictions apply.

You may open a Club account by telephone, in-person or online at Imfcu.org

Motorcycle Loans

Purchase or refinance a new or used motorcycle up to 10 years old. Repayment terms of up to 66 months are available.

Loans are available with as little as 5% down payment required (depending on credit). Dealer, private party purchases and refinance loans are available.

Haven't started looking for a motorcycle?

Apply for credit pre-approval and avoid the hassle of arranging last minute financing!



Planning a Day Trip or a Vacation?

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, gift cards and much more!

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

Need to Withdraw Funds? Don't Want to Wait For a Mailed Check?



With our MoneyMover transfer system, funds are electronically transferred from the Credit Union to your local Checking Account within 2 business days. Request a transfer by contacting a Member Service Rep or sending a request through Online or Mobile Banking. Apply for our MoneyMover Service by completing and returning the MoneyMover application form at Imfcu.org

Youth Resources



Unfortunately our schools don't always teach our kids financial basics. Financial education is important, and it's never too early to start. At LMFCU, we make learning fun with activities to help your kids learn the value of money and the importance of growing their savings. Help them develop habits now for a lifetime of financial wellness.

Visit the "Kids & Teens" page under the "Resources" tab at Imfcu.org for fun and educational materials.



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- Credit Union News
- Special Offers & Deals
- Current Promotions
- Loan Rates & Much More!

Give us a LIKE and keep up to date with LMFCU News!

facebook.com/LMFederalCreditUnion

Holiday Office Closing

Memorial Day: Monday, May 30th

Juneteenth (Observed): Monday, June 19th

Contact Information

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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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