

## Our 3.99% APR Credit Card Balance Transfer Offer is Back!

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 August 31, 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.



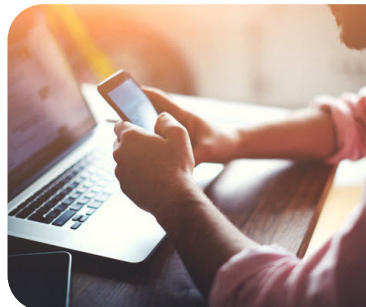
## Online Banking Notification Alerts

Alerts are sent to your email address listed in Online Banking.

- On the Online Banking home screen, click on the bell icon in the upper right corner. Click "Create Alerts". Choose the type of alert you would like to setup.
- In the Mobile Banking app, click on the menu icon in the upper left corner. Click "Alerts", then tap the "Create Alert" button.

### Alert options include;

- Low Balance Alert
- Certificate Maturity Date Reminder
- Transaction Alerts, including deposit and/or withdrawals
- Certificate Maturity
- Periodic Balance Alert
- Personal Reminders
- Check Cleared
- Loan Payment Due



## Open a New Summer or Holiday Club Account!

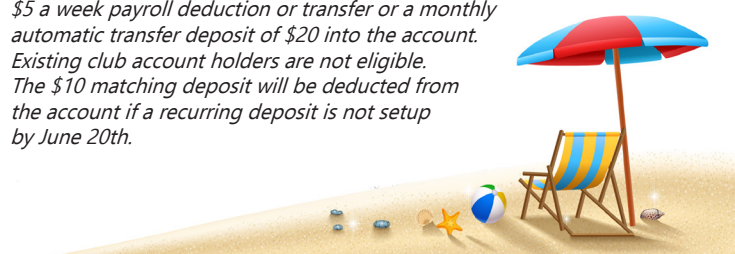
**Get a \$10 matching deposit and be entered in a drawing for a Summer Fun Package!**

Club accounts are a special share account intended for holiday or vacation expenses. You may open a club account at any time.

### The summer fun package includes:

- Grill ▪ Beach towels ▪ Child's wading pool
- Beach chair ▪ Cups ▪ Umbrella
- Pool floats ▪ 3 piece cooler set, etc.

*\* Open a new club account (holiday or summer) with \$5 a week payroll deduction or transfer or a monthly automatic transfer deposit of \$20 into the account. Existing club account holders are not eligible. The \$10 matching deposit will be deducted from the account if a recurring deposit is not setup by June 20th.*



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 <sup>1</sup>	2.49% APR
Visa Platinum Credit Card Balance Transfer/13 months	13.90% APR <sup>2</sup> 3.99% APR <sup>3</sup>
Personal Loan	8.99% APR
Boat & RV, 15 year	4.74% APR
APR=Annual Percentage Rate <sup>1</sup> 9-month introductory rate <sup>2</sup> Ongoing variable rate <sup>3</sup> Restrictions apply	
<b>Visit <a href="https://www.lmfcu.org">lmfcu.org</a> for all loan rates</b>	

## Latest Updates to the “What’s New” page at LMFCU.ORG



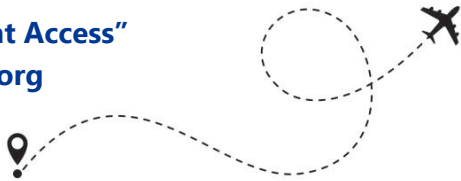
- Financial Tips for Your College-Bound Child
- What is a Credit Utilization Ratio & Why Does It Matter?
- How to Prepare Your Home Before Leaving on Vacation
- How to Build a Debt-Free Future

## Have a VISA Check Card? Going Away For Summer Vacation?

Contact us before your trip so that we may flag your account so that our card fraud monitoring systems won't freeze your card when you perform a transaction outside of your usual card usage locations. Contact a Member Service Representative to place a travel notice.

Monitor your account for fraudulent transactions with our Mobile Banking and CardNav mobile apps.

Visit the “Account Access” section of [Imfcu.org](http://Imfcu.org) for details.



## No-surcharge ATM Mobile App Locator!

Make sure you know how to find one of 30,000 no-surcharge or deposit taking ATMs with our CO-OP ATM Locator App.

Visit [Imfcu.org](http://Imfcu.org) and search for “ATM Locator App”

## Are you a Lockheed Martin, ST Engineering, Leidos or Maryland Air National Guard employee?

Get a \$25 bonus deposit when you open a new membership.



New members have immediate access to all Credit Union services.

Arrange a weekly payroll deduction of \$50 or greater (or equivalent) to earn the \$25 bonus.

Open a membership in person, by telephone or by online at [Imfcu.org](http://Imfcu.org)

*\* Excludes family memberships, existing members or joint owners, minor accounts, business accounts and members who have closed their membership within 90 days of the new membership re-opening. The \$25 reward will be deducted from the account if closed within 90 days of opening or if the minimum payroll deduction amount is not maintained for 90 days from account opening. Promotion ends 6/30/23*

## Youth Month Winners!

### Drawing Winners:

\$25 Drawing Winner: Olivia L.

\$100 Drawing Winner: Presley C.

Coin Jar Guess Winner: Daeley L.

### Coloring Contest Winners:

Age Group 5-8: Pelin K.

Age Group 9-12: Autumn P.

Visit the “current promotions” page at [Imfcu.org](http://Imfcu.org) for details.



## Holiday Office Closing

**Juneteenth (Observed):** Monday, June 19th

**Independence Day:** Tuesday, July 4th

### Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: [info@Imfcu.org](mailto:info@Imfcu.org)

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

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

Lobby, Drive Thru & Phone Hours: Monday - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST



AMERICA'S  
**CREDIT UNIONS™**  
Where people are worth more than money.™

