

Check Out the Credit Union's Mobile Apps

Mobile Banking App:



With our Mobile Banking app you can check your account balances, review account history and pending purchases, transfer funds and pay your loan.

CardNav & SecureLOCK Equip Apps:



Have a Visa Check Card or LMFCU credit card? Protect against fraud and misuse - in real-time. Receive real-time card-use notifications, turn your card on and off, set card spending limits, and more! **The CardNav app monitors your Visa check card activity. The SecureLOCK Equip app monitors your Visa credit card activity.**



SecureLOCK Equip

No-Surcharge ATM Locator App:



The next time you are on the road, make sure you know how to find a no-surcharge or deposit taking ATM with our CO-OP ATM Locator App.

APP DOWNLOAD INSTRUCTIONS:

Mobile Banking App: To enroll, go to your app store and download the "LM Federal Credit Union" app.

"CardNav" & "SecureLOCK Equip" Apps: Available in the Google Play and iTunes stores.

"CO-OP ATM/Shared Branch Locator" App: Available in the Google Play and iTunes stores.

Card Fraud Alert Enhancements



Effective August 8th Visa check card and ATM card holders will begin to receive text or email notifications if potential fraud is detected on your card. Currently, notifications are made by an automated phone call. If you have a valid cell phone number on file, you will receive a text notification, if not you will receive an email.

The notification will reference your LMFCU card, list the last 4 digits of your card number, and information about the suspect transaction. You will be asked to confirm if the transaction was authorized by you.

If you don't have a cell phone or email address on file, please contact the office to update your contact information.

Back To School Loans!

The kids will be heading back to school before you know it!

Use our back to school loan to help with the expense of whatever your kids need to start another year of learning off right. Rates are as low as 7.99% Annual Percentage Rate.



How Can I Apply For a Loan?

- You may apply for a loan online at lmfcu.org 24 hours a day, by telephone or in person during regular business hours.
- Approvals are typically given the same day.
- Sign your loan documents with a secure eSignature.
- Funds are disbursed by cash, check, electronic transfer or by FedEx (no charge).

Discounted Maryland State Fair Tickets Available Online!

Sorry, but we are no longer selling MD State Fair tickets in the office. You may now purchase advance discount tickets through the State Fair website. You will get the same discounts as before. The tickets may be purchased using a debit or credit card.



The Fair begins on August 25th. For further information or to buy discounted tickets visit marylandstatefair.com

The deadline for purchasing tickets is Friday, August 19th.

Maryland Tax-Free Week!

Get your back to school shopping for clothes and shoes off to a great start with the Maryland tax free week from August 14th through the 20th. Individual items of \$100 or less are exempt from Maryland sales taxes.

In-store and online sales are eligible. Visit the What's New page at lmfcu.org for details.

Don't forget that back to school loans are available!



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

- Where Will You Be [Financially] in 5 Years?
- Tips to Stay Safe in a Digital World
- 15 Ways to Save on Your Next Vacation



Membership Rewards Program



If you maintain average deposit balances of \$2,500 or greater, or are age 62 or older or age 22 or younger, you will benefit from our Membership Rewards program. For further information contact a Member Service Representative or visit the "About LM" tab at lmfcu.org and click on the "Membership Rewards" header.

Guaranteed Auto Protection (GAP PLUS!)



GAP Plus offers protection in the event that your vehicle is stolen or damaged beyond repair (deemed a Total Loss) and is available for borrowers that finance their vehicle with a LMFCU loan.

A \$1,000.00 bonus payment is also provided if you finance your replacement vehicle with LMFCU, even if you don't have a GAP loss. Our \$499 auto GAP fee is MUCH lower than the dealers.

Selected Loan Rates

APR as low as

New Auto, 5 year ('20 thru '22 models)	2.74% APR
New Auto, 6 year ('20 thru '22 models)	2.99% APR
Used Auto, 5 year ('16 thru '19 models)	2.99% APR
Home Equity Line ¹	1.99% APR
Visa Platinum Credit Card	10.65% 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 lmfcu.org for all loan rates

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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