

Does My Homeowners Insurance Cover What's In My Yard?

Answer:



In general, yes. Though the land itself is excluded, your homeowner's policy provides broad protection for the personal property and structures located in and around your yard. A standard homeowners policy includes



several types of coverage. Check your policy or call your insurer if you have any questions about what is covered.

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

Take Advantage of Your Home's Equity!



Need Funds For home improvements, to consolidate bills or any other purpose?¹

- Home equity lines up to \$200,000 available
Introductory rate of 2.49% APR² for the first 9-months
- Ongoing rates as low as Prime minus ½%³
- Closing costs are typically waived for loans of \$25,000 or greater (restrictions apply)
- Monthly payment as low as \$83 per \$10,000 borrowed
- Apply by telephone or online at Imfcu.org

¹ The home must be your primary residence in MD, PA, DC, VA, DE or NJ.

² APR = Annual Percentage Rate

³ Assuming a FICO score of 730+ and loan-to-value under 80%

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 13th through the 19th. 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 Imfcu.org for details.

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



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 8.99% Annual Percentage Rate.



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.

Certificate Account Rates!

We have increased our rates for regular and IRA certificate accounts. The annual percentage yield (APY) for a new certificate is as high as 4.30%. You may open a new certificate account by applying online, by telephone or in person. All Credit Union deposit accounts are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

Visit Imfcu.org for our current deposit rates.

Accounts are subject to an early withdrawal penalty which may reduce earnings. Rates are subject to change without prior notice.



Reminder: Internet Bill Pay Features Fully Available Through Mobile Banking

Our Mobile Banking app is available on the Google and Apple stores. All features of Internet Bill Pay are available within Mobile Banking.

Not using Internet Bill Pay? It's a very convenient way to pay bills, transfer funds to other accounts, transfer funds to your friends, and send gift payments.

Visit the "Bill Payment" page under the "Account Access" tab at Imfcu.org for more information.



Holiday Office Closing

Labor Day: Monday, September 4th

Family Memberships

Get a \$10 bonus if you refer an adult family member for membership. This includes children, parents, siblings, grandparents, grandchildren, other relatives and household members.



Your family member also gets \$10. The family member must sign up for a minimum \$25 weekly direct deposit.

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

Open a membership in person, by telephone or online at Imfcu.org

Other restrictions apply. Visit LMFCU.ORG for details. Offer expires August 31, 2023

Having Financial Problems?

Contact Consumer Credit Counseling Service of MD (CCCSMD), a non-profit financial counseling agency. Services include debt repayment services, mortgage solutions, homebuyer workshops, and student loan counseling.

**www.cccsmd.org
800-642-2227**



LM Federal Credit Union is on Facebook!

"Like" our page during the month of August and you will be entered in a drawing for a **\$100 cash bonus deposit!**



To be eligible you must click on the "Like" icon at the top of the LM Federal Credit Union's facebook page.

**restrictions apply*

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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