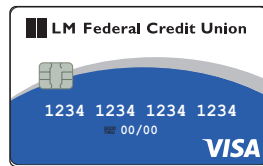


Safe Holiday Shopping With Your LMFCU Debit or Credit Card

- Use Google or Apple Pay to protect your card information
- Your card activity is monitored 24 hours a day by our fraud prevention center
- Use our CardNav and SecurLock Equip app's to control your card access
- \$0 liability for unauthorized purchases through Visa
- Monitor your accounts online 24 hours a day
- Debit Card users: contact the office to confirm your spending limits



Reduce Your Debt and Win With the Ravens!



Take a new credit card or personal loan and get a free Ravens gift and a chance to win \$100!

Use a personal loan or credit card balance transfer to;

- Payoff high rate loans or credit cards elsewhere
- Complete home improvements
- Pay for educational or other expenses

Our personal loan rates are as low as 7.99% APR*

New credit card accounts get a 0% introductory interest rate for the first 6-months.

Drawings for the \$100 bonus deposit will be held weekly.

* APR = Annual Percentage Rate. Personal loan or balance transfer must be disbursed to be eligible for the gift and the bonus drawing. Personal loan and credit card rates assume a FICO score of 730 or greater. Ongoing credit card rates are as low as 9.15% APR. Balance transfers are subject to a one-time 2% transfer fee. Offer expires 10/29/21

The Loan Process - Getting a Loan is Easy!

- 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 typically 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)
- Home Equity Loans are settled at a location convenient to you



IN THIS ISSUE:

1. Safe Shopping With Your LMFCU Debit or Credit Card ▪ Reduce Debt and Win With the Ravens ▪ Getting a Loan is Easy
2. Annual Membership Meeting ▪ LM Federal is on Facebook ▪ Credit Union Difference ▪ Buying a Vehicle?
3. Annapolis Boat Shows ▪ TruStage Insurance ▪ Home Equity Loans ▪ Latest FTC ID Theft Information
4. TicketsAtWork ▪ Holiday Clubs ▪ Visa Gift Cards ▪ Latest "What's New" Page Updates ▪ Holiday Office Closings

Annual Membership Meeting Wednesday, October 20th

Due to COVID-19 we are again holding our annual meeting online using Zoom!

Each year, we invite our members and staff to gather and reflect on the previous year's successes and events. Follow along as we take a look back at 2020 and review the financial state of the Credit Union. You will have the chance to exercise your rights as a member-owner of the Credit Union by getting to know the LMFCU team and participating in the voting process.

You may join us at 5:15 PM on Wednesday, October 20th on ZOOM.

Zoom is a free online video chat service accessible at zoom.com

Members may also listen by phone, but not participate by this method.

Register to attend by sending an email to email@lmfcu.org or by calling the office.

After registering, you will receive a confirmation email containing additional information about joining the meeting

When you click on the link, download the Zoom interface.

Our Annual Report will be available for download at lmfcu.org or by calling the office.

Questions? Call 410-687-5240 ext. 513 to speak with Janelle Anstiss.



LM Federal Credit Union is on Facebook

Check out our Facebook page: [LMFederalCreditUnion](https://www.facebook.com/LMFederalCreditUnion)

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

Drawing will be held on November 1st. Page "like" must be active as of the drawing date.



Credit Union Difference

Why is a credit union different? A credit union is a not-for-profit financial institution owned and operated by its members rather than by outside stockholders. A credit union typically offers better rates on savings and loan products than other, profit-driven financial institutions. Our member service is typically better than the local banks.

Buying a Vehicle? We Have Great Rates and Much More!



- Rates as low as 1.99% APR
- Financing of up to 105% of the vehicle cost is available*
- Delay your first payment up to 3 months
- Repayment terms up to 7-years*
- Finance back through the 2008 model year*
- Get pre-approved for your loan
- See our auto buying tips at lmfcu.org
- Find your vehicle with the LMFCU Auto Buying Center
- Use Autodraft to complete your dealer purchase
- Private party and lease buyout loans available
- Low cost GAP and no deductible extended warranties

APR = Annual Percentage Rate.

**Restrictions apply. Rate quoted assumes a FICO score of 730+.*

Attending the United States Powerboat & Sailboat Shows in Annapolis?

Powerboat Show - October 7 - 10, 2021

Sailboat Show - October 14 - 18, 2021

We can finance your boat purchase!

- Power Boats
- Pontoon Boats
- Boat Trailers
- Sailboats
- Boats with Outboard Motors
- Personal Watercraft

Refinance loans are also available.

Credit Union Loan Advantages:

- Apply in-person, online or by phone
- More than competitive rates and payments



Discounted Auto & Homeowners Insurance

TruStage insurance products are only available to Credit Union members.

Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your Credit Union. Regardless of your budget, TruStage can help make sure the protection you need makes sense.

Life Insurance: 1-855-206-0960

Auto Insurance: 1-888-361-2268

Homeowners Insurance: 1-866-437-9335

Or click on the TruStage link at the bottom of the lmfcu.org website



TruStage™ is the marketing brand for the insurance products. The Auto & Home Insurance Program is made available by CUNA Mutual Insurance Agency, Inc. and underwritten by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by the credit union. Insurance services are not federally insured or guaranteed or sold directly by the Credit Union. Products may not be available in all states.

Home Equity Loans!

- Open a new home equity line of credit - Introductory 1.49% APR!*
- Ongoing rates as low as Prime minus ½% (currently 3.0% APR)
- Fixed rate home equity loan rates as low as 3.49% APR*
- Low minimum payments and no closing costs**

Questions? Call 800-410-0501 or visit lmfcu.org

APR = Annual Percentage Rate. 1.49% rate available for the first 9 months. Fixed rate assumes a 5-year term with an 80% loan to value. Certain restrictions apply. Minimum \$20,000 line or loan required for closing cost waiver. Application must be received by 12/31/2021. Loan must be the 1st or 2nd lien on the property and must be secured by your primary residence in MD, DC, PA, DE or VA. Rates subject to change without notice. Other restrictions apply.

Latest FTC ID Theft Information

Are you an identity theft victim?

Visit the following Federal Trade Commission (FTC) website for great information. Report identity theft and get a recovery plan.

Visit www.identitytheft.gov





Explore a wide range of shopping deals, including the latest and greatest tech gadgets, home essentials, streaming services, virtual events, food delivery, automotive, health and wellness, plus so much more. Discover your favorite brands at the prices you love – all from the comfort of your own home.

Holiday Clubs

You may make your annual holiday club account withdrawals anytime between October 1st and December 15th by contacting a Member Service Representative. A holiday club is a separate savings account to save for annual holiday expenses. Deposit options include payroll deduction and an automatic recurring account transfer. You may open a club account by telephone or online at Imfcu.org.



Visa Gift Cards Available!

Visa Gift Cards are available at the office and may be purchased in any amount from \$10 to \$1,000

Latest Updates to the “What’s New” page at Imfcu.org

TurboTax Fall Update: Boost Your Refund, Tax Tips and More

- 5 Hidden Ways to Boost Your Tax Refund Now
- 7 Steps for Handling Unexpected Tax Bills
- When is Tax Season? How to Get Ahead Before It’s Here
- 8 Common Life Events That Affect Your Taxes
- When Will the 2021 Child Tax Credit Payments Start Under Stimulus Relief?

Financial Tips

- 18 Random Tips to Improve Your Financial Well-Being
- Check out the Consumer Financial Protection Bureau’s “Money Smart for older adults resource guide”.

Holiday Office Closings

Columbus Day - Monday, October 11th

Veterans Day - Thursday, November 11th

Thanksgiving Day - Thursday, November 25th

Christmas Eve - Friday, December 24th
(9:00 am - 1:00 pm)

New Year’s Eve - Friday, December 31st
(9:00 am - 3:00 pm)

Credit Union Financial Statistics as of July 31, 2021:

Assets: \$50,839,936

Deposits: \$46,939,682

Reserves: \$3,634,815

Loans: \$25,261,515

Members: 3,712

Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: info@lmfcu.org • **Loan Department:** loans@lmfcu.org

Phone Numbers: 410-687-5240 • 800-410-0501 • **Fax:** 410-687-1322

Facebook: facebook.com/LMFederalCreditUnion

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

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency