

## 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 November 30, 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.**



## LM Federal Credit Union is on Facebook

If you liked our page during the months of July or August you were entered in a drawing for a \$100 cash bonus deposit!\*

### JULY DRAWING

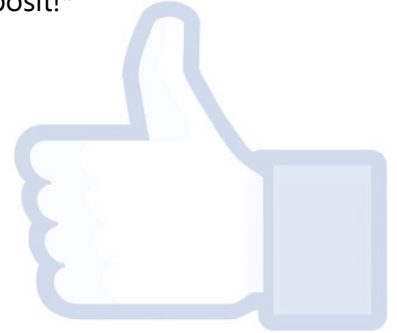
#### WINNER!

Tiffany G.

### AUGUST DRAWING

#### WINNER!

Shaun C.




## Contactless Visa Check/Debit Cards

Call the Credit Union if you would like to get a Contactless Visa Check/Debit card!

Contactless payments are transactions made by tapping either a contactless card or payment-enabled mobile or wearable device over a contactless-enabled payment terminal.

Cards, phones, watches, and other devices use the same contactless technology. When you tap to pay checkout is secure and convenient. Note: a contactless card is not needed if you use a phone, watch or another device.

When prompted, bring your card or mobile/wearable device within a few inches of the Contactless Symbol  on the checkout terminal. Depending on the terminal, you may tap on, above, or below the screen.



## 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 than other profit-driven financial institutions. Our member service is typically much better than the local banks.

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# 2023 Annual Membership Meeting Tuesday, October 17th



**Be sure to attend LM Federal's upcoming Annual Meeting and Dinner to be held on Tuesday, October 17th at 5:30 p.m.**

**NEW LOCATION** The meeting and a light buffet will be held at the **Victory Villa Baptist Church, located at 75 Chandelle Road in Middle River.** From Martin Boulevard, turn at the Walgreens pharmacy onto Compass Road and then turn right at Chandelle Road. The church is at the end of Chandelle Road.

You will hear about the state of the Credit Union and get updates from the Board of Directors, the President and other officials. Drawings for various prizes and gift certificates will be held.

Members are encouraged to ask questions, make comments, and suggestions regarding the Credit Union.

## Holiday Clubs



You may make your annual holiday club account withdrawals anytime between October 1st and December 29th 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](http://Imfcu.org).

## Reminder: Card Fraud Alert Enhancements

Visa check card and ATM card holders will receive text or email notifications if potential fraud is detected on your card. If you have a valid cell phone number on file, you will receive a text notification, if not you will receive an email. If you can't be reached by a text or email the automated system will call you to verify the transaction. PLEASE RESPOND.

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



## Online and Mobile Banking Account Alerts

Alerts are sent to your email address listed within Online or Mobile Banking.

### Alert options include;

- Balance Alert - if the balance falls below a specified amount
- Transaction Alerts, including deposit and/or withdrawals of a specified amount
- Check Cleared
- Loan Payment Due
- Certificate Maturity Date Reminder
- Periodic Balance Alert
- Personal Reminders



# Attending the United States Powerboat & Sailboat Shows in Annapolis?

**Powerboat Show - October 5 - 8, 2023**

**Sailboat Show - October 12 - 15, 2023**

**We can finance your boat purchase!**

- Power Boats
- Pontoon Boats
- Sailboats
- Personal Watercraft

**Refinance loans are also available.**

Credit Union Loan Advantages:

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

**Rates as low  
as 4.74% APR**



*APR = Annual Percentage Rate*

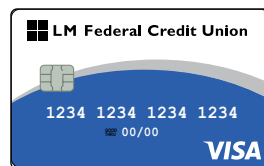
## Are You an Identity Theft Victim?

Visit [lmfcu.org](http://lmfcu.org) and check out our "Identity Theft Resources" page within the "Resources" tab at [lmfcu.org](http://lmfcu.org) to access a great Identity Theft Recovery workbook provided by the Federal Trade Commission (FTC). You may also visit the FTC website: [consumer.ftc.gov/identity-theft-and-online-security](http://consumer.ftc.gov/identity-theft-and-online-security)



## 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 debit or credit card access
- \$0 liability for unauthorized purchases through Visa
- Monitor your accounts online 24 hours a day with Online & Mobile Banking Alerts
- Debit Card users: contact the office to confirm your spending limits



## Don't Want Statements Mailed to Your Home?

This is a reminder that you may have your statement mailing status set to only receive eStatements (through Online and Mobile Banking) or that you may have your paper statements held at the Credit Union for you to pick up. Contact a Member Service Representative to update your statement mailing status. Also remember to contact the office if you move as you may have your address changed by telephone.



# Getting Ready for a Pricy Holiday Season

The holiday season is right around the corner, and it's safe to say this will be one of the most expensive yet. Everyone is already feeling the financial squeeze thanks to inflation and rising prices. So, when you begin to think about holiday gifts, decorations, parties, and travel, it can feel overwhelming.

However, there are steps you can take to combat rising prices and maximize your budget. With a bit of preparation, you can free up extra funds to ensure you and your family create more wonderful memories this holiday season.

Visit the "What's New" note at [lmfcu.org](https://www.lmfcu.org) for details.

## What Does It Mean To Be Financially Independent?



In the world of finance, the phrase "financial independence" is tossed around frequently. This article addresses helping working-class adults build confidence and peace of mind, knowing they're financially equipped to handle whatever comes their way. Explore the four components of modern financial independence and incorporate these tips into your lifestyle. Visit the "What's New" page at [lmfcu.org](https://www.lmfcu.org) for details.

Selected Loan Rates	APR as low as		APR as low as
New Auto, 4 year	4.99% APR	Home Equity Line	2.49% APR <sup>1</sup>
New Auto, 5 year	5.24% APR	Visa Platinum Credit Card	14.40% APR <sup>2</sup>
New Auto, 6 year	5.49% APR	Balance Transfer/13 months	3.99% APR <sup>3</sup>
New Auto, 7 year	5.99% APR	Signature	8.99% APR
Used Auto, 5 year	5.49% APR	Boat & RV, 10 year	4.74% APR
Used Auto, 6 year	5.74% APR		

APR=Annual Percentage Rate <sup>1</sup> 9-month introductory rate, restriction apply <sup>2</sup> Ongoing variable rate <sup>3</sup> 13-month balance transfer rate

Visit [lmfcu.org](https://www.lmfcu.org) for all loan rates

## Holiday Office Closings

**Columbus Day** - Monday, October 9th

**Thanksgiving Day** - Thursday, November 23rd

**Christmas Day** - Monday, December 25th

**New Year's Day** - Monday, January 1st

### Credit Union Financial Statistics as of July 31, 2023:

Assets: \$55,013,776

Deposits: \$49,957,860

Reserves: \$4,787,148

Loans: \$35,167,379

Members: 3,642

### Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

**General Info:** [info@lmfcu.org](mailto:info@lmfcu.org) • **Loan Department:** [loans@lmfcu.org](mailto:loans@lmfcu.org)

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

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

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

