

Have High Rate Loans or Credit Cards Elsewhere?

Refinance Now Before Rates Go Up!

- Personal/Debt Consolidation Loans up to \$25,000
- Pay 0% APR on a balance transfer to our Visa Platinum Credit Card*
- Loans for those with less than perfect credit
- Home Equity Loans & Lines of Credit available up to \$200,000
- Low rate refinance auto, truck, boat, RV and motorcycle loans available
- Finalize your Consumer Loan with a secure e-signature!

Questions? Contact a Loan Specialist at 410-687-5240 or at loans@lmfcu.org

*Credit Card 0% APR available for 6-months and applies to purchases and balance transfers. A low balance transfer fee of 2% applies.

Revised CDC Masking Guidance



The CDC has revised their COVID-19 masking guidance effective February 25th. Effective immediately, members and Credit Union employees have the option of wearing a mask. Masks are not required. People with symptoms, a positive test, or exposure to someone with COVID-19 should wear a mask.

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: 1-855-612-7909

Auto Insurance: 1-888-380-9287

Homeowners Insurance: 1-888-380-9287

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.

Selected Loan Rates	APR as low as
New Auto, 5 year ('20 thru '22 models)	2.24% APR
New Auto, 6 year ('20 thru '22 models)	2.49% APR
Used Auto, 5 year ('16 thru '19 models)	2.49% APR
Home Equity Line ¹	1.99% APR
Visa Platinum Credit Card	9.40% APR ²
6-month Introductory Rate	0% APR
Personal Loan	7.99% APR
Boat & RV, 15 year	4.74% APR
APR=Annual Percentage Rate ¹ 9-month introductory rate ² Ongoing variable rate	
Visit lmfcu.org for all loan rates	

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Majority of Medical Debts to be Removed From Credit Reports

Equifax, Experian and TransUnion have announced they will collectively remove nearly 70% of medical collection debt tradelines from credit reports.

Starting July 1, paid medical collection debt will no longer be included on consumer credit reports. In addition, the time period before unpaid medical collection debt would appear on a consumer's report will be increased from 6 months to one year, offering consumers more time to address their debt with insurance and healthcare providers before it is reported.



Tired of Paying Fees To Your Bank?



Changing Banks is Easy with Our Switch Kit

- No monthly fee, no minimum balance or limit on check writing
- Surcharge-free ATM access at over 30,000 CO-OP network ATMs
- Online Banking and Internet Bill Pay
- Mobile Banking and eStatements
- Visa check card, Apple Pay, Google Pay & Samsung Pay
- Deposit checks through the Mobile Banking app

Open an account in-person, by telephone or online at Imfcu.org

Office Hours Extended!

Don't forget that we extended lobby, telephone and drive-thru hours on Thursdays & Fridays until 6 pm EST. Monday thru Wednesday hours continue to be 9 am to 5 pm EST.

Appointments are NOT required when visiting the Credit Union office.



April Is Youth Month! Are You Preparing For Your Children's Financial Future?

Teaching your kids about personal finances and money is essential for your kids financial future.

We have educational and fun worksheets and information available to help teach younger children. Visit Imfcu.org or stop in the Credit Union to get an educational packet.

Existing Accounts: Deposit loose coin to your child's account without a fee. Also get a gift bag young children.

Coin Jar Guess: The closest guess without going over wins the coin jar value*

Open a New Child's Account and get the following: \$10 matching bonus deposit, a cool piggy bank and a chance to win a \$100 bonus deposit.

April 11th to the 18th: Visit the office with your child to spin our prize wheel for a free gift.

** Promotions expire on April 30th. Coin jar and \$100 bonus deposit drawings to be held by May 3rd.*



Purchasing a Boat or RV? Have a High Rate Loan Elsewhere?

Loans with as little as 5% down and repayment terms up to 15-years are available. Dealer or private party purchase and refinance loans are eligible. We can finance power boats, sailboats and personal watercraft of almost any age and can finance RV's up to 15-years old. Rates are as low as 4.49% Annual Percentage Rate.



- Apply by phone, in person or online at lmfcu.org
- Disbursements by Federal Express
- Sign your loan docs with a secure e-signature
- Credit pre-approvals and fast loan approvals

Contact our Loan Specialists for details.

First Mortgage Suspension

Our first mortgage program has been suspended as we have issued the amount of funds allocated for this program.

Sign-Up For eStatements!!

Members between the ages of 18 and 62 will be charged a \$2 paper statement fee if you have not enrolled for eStatements. Members with total average deposit balances of \$25,000 or greater will be exempt from this fee.

We apologize for this small fee but postage and mail processing fees continue to rise. Sign up through Online or Mobile Banking to avoid the fee and to begin receiving eStatements.

Please contact a Member Service Representative or visit lmfcu.org for details.



Annual Johns Hopkins Children's Center Fund Raising

We wanted to thank the many members who made a small donation to the Hopkins Children's Center during our December donation drive. The total donation amount was \$435.00, which included a partial match by the Credit Union.

We encourage everyone to consider making a donation to this great organization.

For additional information visit www.hopkinschildrens.org or call (410) 955-5000

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

- Charitable Contributions You Think You Can Claim But Can't
- 2022 Model Year Fuel Economy Guide
- Required Minimum Distributions
- Should I use my 401(k) to fund my child's college education?



Save on TurboTax® and H&R Block® This Tax Season



LM Federal Credit Union members can get special savings this tax season. Whether you file on your own with TurboTax or get help from an H&R Block tax pro, you're guaranteed to get your biggest possible refund.

Get started today and save!



Visit <https://taxservices.lovemycreditunion.org> for TurboTax and H&R Block offer details and disclaimers.

Planning a Day Trip or a Vacation?

Get significant discounts with the TicketsAtWork online service. You have access to exclusive savings on theme & water parks (including Disney & Universal), movie tickets, shows & events, gift cards and much more!



Click on the TicketsAtWork link at the bottom of the lmfcu.org home page.

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. Our \$499 auto GAP fee is MUCH lower than the dealers.

Holiday Office Closings

Memorial Day:

Monday, May 30th

Juneteenth Day (observed):

Monday, June 20th

Independence Day:

Monday, July 4th



Credit Union Financial Statistics as of December 31, 2021:

Assets: \$51,079,483

Deposits: \$47,233,497

Reserves: \$3,624,114

Loans: \$26,558,364

Members: 3,626

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 - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST

