

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 August 31, 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.



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.

Open a membership in person, by telephone or online at [lmfcu.org](https://www.lmfcu.org)

Other restrictions apply. Visit [LMFCU.ORG](https://www.lmfcu.org) for details. Offer expires August 31, 2023

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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Need Funds For Home Improvement Work?

We have the loan for you!

Fixed rate, no fee, personal loans up to \$25,000

Rates are as low as 8.99% APR

Fixed rate home equity loans up to \$200,000

Rates are as low as 5.24% APR

Home Equity Lines of Credit, also up to \$250,000

Introductory rate of 2.49% for 9-months*

Home equity loan closing costs are waived for loans of \$25,000 or greater (restrictions apply)

*Home equity loans available on your primary residence in MD, PA, NJ, DC, DE and VA. Other restrictions apply. *Ongoing variable rate as low as Prime - 1/2% APR = Annual Percentage Rate.*

Updates to the "What's New" page at [lmfcu.org](https://www.lmfcu.org)

- What will happen if I die without a will?
- Tips for Traveling Abroad
- 8 Tips If You're Living Paycheck-to-Paycheck

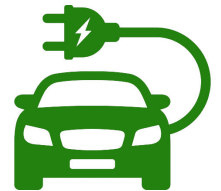
Time to Buy a Vehicle? Have a High Rate Loan Elsewhere?

Defer your first payment up to 90-days.

- Rates as low as 4.49% APR: 2021 thru 2023 models
- Rates as low as 4.74% APR: 2020 and older models
- 100% financing is available*
- Repayment terms up to 7-years*
- Apply by telephone or online at lmfcu.org
- Get pre-approved for your loan
- Find your vehicle with our Auto Buying Center
- Extended warranties with no deductible!
- Use Autodraft to have loan funds available before you go to the dealer
- GAP coverage for only \$499.00!
- Refinance, private party & lease buyout loans
- Sign your loan agreements with an e-signature

APR = Annual Percentage Rate, rate quoted assumes a credit score of 730+
*Other credit restrictions may apply

Are You Ready for an Electric Vehicle?



Today's car-shopping experience provides many options that weren't even around a decade ago. Now you also have the option of buying an electric vehicle (EV). With gas prices at elevated levels, you may already be considering going electric.

Electric cars are gaining popularity between their gas-saving abilities and environmentally friendly designs. However, these vehicles may not yet be suitable for everyone. Weigh the pros and cons to decide which option works best for you. Search "Are you ready for an electric vehicle" at lmfcu.org for details.

Auto Buying Center at lmfcu.org!

- Dealer network listing more than 4 million new & used vehicles
- Easy to use vehicle search tools
- Vehicle features list, photos, recall history & more
- "Side-by-Side" vehicle comparison tool
- Create a free account and save your vehicle searches
- Trade-in and used retail values
- Carfax reports and "Price Advisor", getting a fair price?

Click on the "LMFCU Auto Buying Center" icon at the bottom of any page at lmfcu.org



**LMFCU
Auto Buying
Center**

6 Tips for Buying a Car in Today's Environment

Regardless of what is happening in the world around you, there are times when you simply need a new car.

However, many are wondering how car buying differs now than before the current pandemic. While automakers and dealerships are offering hefty incentives to stir up business, these offers usually aren't all they're cracked up to be once you begin reading the fine print. These tips, located on the What's New page at lmfcu.org, will help you avoid major missteps in the car-buying process and help you get a better overall deal on the car you do purchase.



LM Federal Credit Union is on Facebook

Check out our Facebook page: [LMFederalCreditUnion](#)

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

Drawings will be held on August 2nd and September 4th. The August drawing will be for July enrollments and the September drawing will be for August enrollments. Page "like" must be active as of the drawing dates.



Have a LMFCU VISA Check Card or Credit Card?

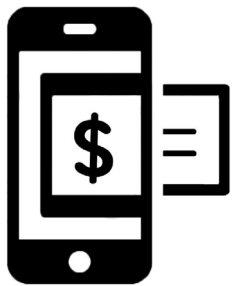
Use a smart phone? Protect against card fraud and misuse - in real-time - via your smart phone.

- Turn your card on and off
- Set card spending limits
- Receive real-time card-use notifications and spending-limit alerts
- Use CardNav for Visa check cards and SecurLOCK Equip for credit cards.
- Limit use to specific merchants
- Set GPS location restrictions



SecureLOCK Equip

Visit the "Account Monitoring" tab within "Account Access" at [lmfcu.org](#) for additional information.



Need To Deposit a Check?

Mobile Deposit allows you to deposit checks directly into your personal checking or savings account using your Android phone or iPhone.

You must enroll for Online Banking and download and activate the Mobile Banking app to use Mobile Deposit. Contact a Member Service Representative or visit [lmfcu.org](#) for details.

Have You Updated Your Account Contact Information?

Be sure to keep your information updated, including your address, phone numbers and email address.

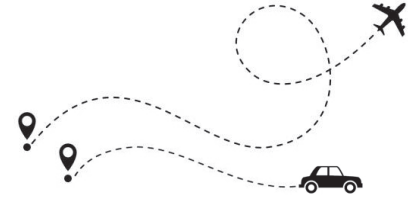


Also make sure we have updated contact information for your account joint owners, who we may try to contact if you cannot be reached. Without updated contact information, you may experience problems if we need to contact you about an issue with your account or if you need to enroll for Online/Mobile Banking or reset your Online/Mobile Banking password

You can submit updated contact information by contacting a Member Service Representative or by sending a secure message through Online or Mobile Banking.

Have a VISA Check Card? Going Away For Summer Vacation?

Contact us before your trip so that we may flag your account so that our card fraud monitoring systems won't freeze your card when you perform a transaction outside of your usual card usage locations. Contact a Member Service Representative to place a travel notice.



Monitor your account for fraudulent transactions with our Mobile Banking and CardNav mobile apps.

Visit the "Account Access" section of [lmfcu.org](https://www.lmfcu.org) for details.

No-surcharge ATM Mobile App Locator!

Make sure you know how to find one of 30,000 no-surcharge or deposit taking ATMs with our CO-OP ATM Locator App.

Visit [lmfcu.org](https://www.lmfcu.org) and search for "ATM Locator App"

New Club Account Drawing Winner!

WINNER: James B.

If you opened a new summer or holiday club between May 8th and June 16th you were entered in a drawing for a Summer Fun Package!



Selected Loan Rates

APR as low as

New Auto, 5 year ('21 thru '23 models)	4.49% APR
New Auto, 6 year ('21 thru '23 models)	4.74% APR
Used Auto, 5 year ('17 thru '20 models)	4.74% APR
Home Equity Line ¹	2.49% APR
Visa Platinum Credit Card	13.90% APR ²
Balance Transfer/13 months	3.99% APR ³
Personal Loan	8.99% APR
Boat & RV, 15 year	4.74% APR

APR=Annual Percentage Rate ¹9-month introductory rate
²Ongoing variable rate ³Restrictions apply

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

Holiday Office Closings

The Credit Union will be closed Monday, September 4, 2023 in observance of Labor Day.

Credit Union Financial Statistics as of May 31, 2023:

Assets: \$54,979,048 Deposits: \$50,147,521 Reserves: \$4,085,833 Loans: \$33,789,382 Members: 3,650

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](https://www.facebook.com/LMFederalCreditUnion)

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