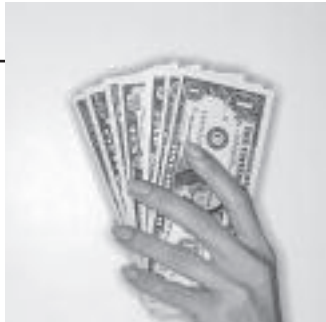




101 Chesapeake Park Plaza • Baltimore, Maryland 21220 • www.lmfcu.com  
(410) 687-5240 • (800) 410-0501 • info@lmfcu.com

Fall 2007



**Open a New Checking  
Account with Direct Deposit  
and a Visa Check Card and  
We'll Give You \$50 in CASH!\***

In addition to getting \$50 in cash, receive the following benefits with a new LM Federal Checking account:

- **Earn \$.25** on credit purchases of \$20 or greater with your Visa Check Card for three months.
- First check order is **free**; any style!
- **We'll buy back your old checks**—\$.10 per check up to \$10.
- **No check writing fees** or limitations on check writing.
- **Free** Internet Bill Pay and Internet Branch.
- **No fees** for debit or credit purchases made with your Visa Check Card.
- **Direct deposit** from any organization.

\*Checking accounts and Visa Check Cards are subject to approval. New and existing members are eligible. Members with existing checking accounts are not eligible for cash bonus. Fifty dollars will be subtracted from your account balance if the account is closed within 90 days of opening. This promotion ends November 9, 2007.

How **FREE** is Free Checking???

SERVICE	LM Federal's- "Free Checking"	Bank Of America- "My Access Checking"	Suntrust- "Free Checking"	Provident- "Totally Free Checking"	Wachovia- "Free Checking"
Debit Purchases	<b>FREE</b>	Free	Free	\$.75/purchase	Free
Foreign ATM Withdrawals and Balance Inquiries	<b>4 FREE foreign ATM withdrawals</b> per month, \$1 each afterwards. Balance inquiries \$.75 each	NO free foreign ATM withdrawals. \$2 for every withdrawal and balance inquiry.	NO free foreign ATM withdrawals. \$2 for every withdrawal and balance inquiry.	NO free foreign ATM withdrawals. \$2 for every withdrawal and balance inquiry.	NO free foreign ATM withdrawals. \$2 for every withdrawal and balance inquiry.
Stop Payment Fee	\$22	\$30	\$35	\$34	\$35
Savings Overdraft protection transfers	\$2.75 per transfer	\$10 per transfer	\$10 per transfer	This service is not available	\$10 per transfer
Internet Banking with Bill Pay	<b>FREE</b>	Free	Free	Free	Free
Overdraft Loan	<b>FREE</b> , just repay the loan interest	This service is not available	\$10 per advance plus interest	\$60 annual fee plus interest	\$10 per advance plus interest
Monthly Service Fee	<b>FREE</b>	\$5.95 without direct deposit	Free	Free	Free

None of the financial institutions surveyed return cancelled checks with the statement. Survey as of 9/18/07. Fees are subject to change

**In This Issue:** • Home Equity Line 4.99% • Meet Our Staff • Prepaid Cards • Easy Loans • Get Free Fuel • Holiday Clubs  
• Entertainment Books • Identity Theft • ATM Security Tips • LM Federal Notes • Contact Info

## Home Equity Line of Credit

### 4.99% Introductory Rate

Need to payoff bills, finish home improvements or pay for tuition expenses? Take advantage of these low rates now!

**Introductory rate of 4.99% for the first four months after opening, thereafter\*:**

\$25,000-\$100,000 limit as low as 7.00% (Prime minus 3/4%)  
\$5,000-\$24,999 limit as low as 7.25% (Prime minus 1/2%)

There are no application fees or closing costs (subject to restrictions\*). Apply for a loan over the phone, in our office or through our secure website ([www.lmfcu.com](http://www.lmfcu.com)).

\*Line of credit rates listed are 80% LTV, loans with 90% LTV are 1/2% higher. Closing costs on lines of \$20,000 or greater are waived if the line is not closed within 3 years. Loan must be secured by your primary residence in MD, DC, PA and VA. Rates are subject to change.



## Meet Our Staff:

### Featuring Mark Snyder

Mark Snyder started working for LM Federal as our Loan Specialist in August. He brings with him over 28 years of lending experience from local Credit Unions and Banks. You may recognize Mark as he worked for LM Federal for about a year in 2005-2006. If you are in the market for a new vehicle, boat, motorcycle, RV, or home equity loan, he's your man. He can also help with planning debt consolidation, refinances, or anything that's loan related.



Outside of work, Mark and his wife, Char, are Raven Maniacs and enjoy tailgating with their sons Chris and Carl. When his sons were younger, Mark and his boys were involved in the Boy Scouts for over 15 years. Mark and Char's favorite vacation spot is Key West, Florida where you can usually find them with their toes in the sand and a drink in hand!

## 2008 Entertainment Books Are Here...



2008 Entertainment Books for your local city are available NOW. You will save money and receive special discounts to local restaurants, movies, concerts, sporting events, merchandise and hotels.

The net proceeds go to the John Hopkin's Children's Center. Get your Entertainment Books while supplies last. You may purchase your Greater Baltimore area Entertainment Books at the Credit Union office for \$25. Books for Baltimore and other cities may be ordered through our website at [www.lmfcu.com](http://www.lmfcu.com) (cost may vary).

## Convenient Prepaid Cards...

LM Federal makes purchasing, gift giving and traveling easier and safer with our selection of Prepaid Cards!



**Visa Gift Card:** Not sure what to give the person who has everything? The Visa Gift Card is a great gift idea for birthdays, graduations, anniversaries or any occasion. You specify the dollar amount and give the card to the recipient. The card can be used to buy goods and services at millions of locations worldwide!

**Cash Passport Card:** Traveling this summer? Forget about carrying cash or Traveler's Cheques. This re-loadable card works like an ATM card. You load it with a desired amount and then withdrawal the cash at any ATM that displays the Visa logo, worldwide! Visa offers 24-hour emergency assistance and an online tool to track the balance on the card. Also a great gift idea for children going away to college!



**Visa Travel Money Card:** Can't decide which card you need? The Visa Travel Money Card is a combination of the Visa Gift Card and the Cash Passport, all in one card! You may use it for purchases and cash withdrawals. It's a perfect idea for children in college or traveling. Eliminate the need to convert currency in a foreign country. Use an ATM and receive the local currency.

All prepaid cards are subject to activation and other fees. Fees are based on the card type, card amount, and your membership rewards level. Not sure what your rewards level is? It's listed on your statement! You may speak to a Member Service Rep for more information about our Prepaid Cards, or visit our website at [www.lmfcu.com](http://www.lmfcu.com) for details including fee information.

Your savings federally insured to at least \$100,000  
and backed by the full faith and credit of the United States Government

# NCUA

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

## Have a Debt Free Holiday!

Wouldn't it be nice to have a debt free holiday next year? Avoid running up your credit cards next year by saving now with a Holiday Club account! For example, a \$20 weekly payroll deduction deposit over one year will give you over \$1,000 for holiday expenses. You may make one penalty free withdrawal from the Holiday Club anytime between October 1<sup>st</sup> and December 15<sup>th</sup>. There is a \$15 penalty if you make more than one withdrawal per year or if withdrawals are made outside of the club withdrawal period. New clubs may be opened in person, through the mail or online at [www.lmfcu.com](http://www.lmfcu.com). Open one today to start saving for next year!



# Car Shopping???

## Finance with LM Federal and Earn Free Fuel!



New Rates as low as 5.49%, up to 60 months!\*  
Used Rates as low as 5.99%, up to 60 months!\*

Receive a \$25  
gas card with an  
auto loan under  
\$20,000.

Receive a \$50  
gas card with an  
auto loan of  
\$20,000+.

\*Rates listed assume 5 year term, 20% down, and a 1/4% automatic repayment discount. Rates, repayment terms and loan amounts are dependant on credit and the vehicle value. Minimum loan of \$10,000 required for free gas. Sorry, refinances of existing LM Federal vehicle loans are not eligible for free gas. Promotion expires November 9, 2007.

### Don't Forget About Auto Center!

At LM Federal, we do more than just auto financing! We offer a full service auto purchasing assistance center to make sure you get the best deal when you are shopping for a new or used vehicle. Our goal is to make you an educated consumer in order to create an enjoyable car-buying experience by offering the following:

- Vehicle Financing
- Vehicle Purchasing
- GAP
- Buying Tips/Guides
- Loan Credit Insurance
- Vehicle Pricing & Values
- Extended Warranties
- CarFax-*now discounted*
- Recall & Crash Testing info
- Fuel Economy & Safety

Visit our website at [www.lmfcu.com](http://www.lmfcu.com) or speak to a Loan Specialist at 800-410-0501, option 2 for more information about these services and Auto Center.



### LM Federal Loans Couldn't Be Easier!

You don't have to live in the Baltimore area to benefit from an LM Federal loan! Getting a loan is as easy as:

1. Apply for the loan: You may apply for a new loan online, over the phone, or at our office.
2. Quick Approval: Approvals are usually given within a few hours or by the next business morning.
3. Signing Documents: If you don't live close to LM Federal, we will Fedex the documents for you to sign. Then you Fedex them back. You pay **nothing** for the Fedex fees!
4. Disbursement: Once we receive your signed documents, we will disburse your loan proceeds. Funds may be sent by Fedex (no charge!), deposited to your Credit Union account, or moved to your local financial institution with our Money mover service!
5. Autodraft: If you are car shopping, we may issue an Autodraft. An Autodraft is a preapproved check. Once you find the vehicle you want, you write the check out to the dealer for the amount you are financing. When the check clears, we will contact you to finalize your loan terms.



Have additional questions about LM Federal's loan process?  
Call a Loan Specialist at 800-410-0501, option 2!



AMERICA'S  
CREDIT UNIONS™  
*Where people are worth more than money.™*

### Protect Yourself from Identity Theft...

Limit your chances of becoming a victim! Here are some easy steps you can take to protect yourself from Identity Theft:

- Protect your Social Security number and credit card account numbers. Don't give them to anyone over the telephone if they've called you. Hang up and call the company back using a telephone number you find, NOT ONE THEY GIVE YOU.
- Cancel unused credit cards.
- Limit the amount of identification and the number of credit cards you carry.
- When making transactions over the Internet, use only a secure site; look for the "lock" icon.
- Don't leave envelopes with checks inside in an unsecured mailbox. Try to use a sealed U.S. Post Office mailbox for your correspondence. Don't leave mail in your mailbox overnight or on weekends.
- Completely destroy or shred copies of credit card receipts, statements from financial institutions, tax returns and loan applications before discarding them.
- Look for statements from financial institutions and verify that the account information is correct.
- Never give your Personal Identification Numbers (PINs) to anyone, for any reason.
- Watch for unexplained interruptions in your mail service. If there is one, contact your local post office and verify that your address has not been changed without your knowledge.
- Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to review a copy of your credit report at least once a year.



# LM Federal Notes

## Account Dividends Paid as of September 30th:

Acct. Type	APY*
Regular & Secondary	
Shares, Clubs	1.50%
IRA Shares	1.60%
Money Market (Regular or IRA)	
\$2,500 - \$9,999	2.00%
\$10,000 - \$24,999	2.50%
\$25,000 - \$49,999	3.25%
\$50,000 - \$99,999	3.50%
\$100,000+	3.70%
Money Market PLUS (Regular or IRA)	
\$25,000 - \$49,999	4.00%
\$50,000 - \$99,999	4.25%
\$100,000+	4.50%
Checking Accts.	
\$100-\$2,499	.50%
\$2,500+	.75%

## Anticipated APY's as of October 1st

Acct. Type	APY*
Regular & Secondary	
Shares, Clubs	1.20%
IRA Shares	1.30%
Money Market (Regular or IRA)	
\$2,500 - \$9,999	1.65%
\$10,000 - \$24,999	2.15%
\$25,000 - \$49,999	2.90%
\$50,000 - \$99,999	3.15%
\$100,000+	3.35%
Money Market PLUS (Regular or IRA)	
\$25,000 - \$49,999	3.65%
\$50,000 - \$99,999	3.90%
\$100,000+	4.15%
Checking Accts.	
\$100 - \$2,499	.40%
\$2,500+	.65%

Call for current Certificate Rates.

\*APY = Annual Percentage Yield.

LM Federal will be closed to observe the following federal holidays:

- October 8th, Columbus Day
- November 12th, Veteran's Day
- November 22nd, Thanksgiving Day
- December 24th, Christmas Eve (closing at 2:00)
- December 25th, Christmas Day
- January 1st, New Years Day

Credit Union Financial Statistics as of August 2007:

Assets:	\$22,536,654
Deposits:	\$20,578,468
Loans:	\$16,637,030
Reserves:	\$ 1,706,165
Members:	3,436

On 9/15, reps from LM Federal participated in the MRAS Family Day Picnic. We gave away prizes and cash with our Plinko and Money Booth games. Four people entered the Money Booth: Ryan Keirn, Jimmy Keirn, Joy Poole and Ashley Edwards. Thank you to all of the MRAS employees who visited us during the picnic.

## Common Sense ATM Security Tips:

ATM services are a great convenience. You can get cash, make deposits, do transfers, check your balance and more. Because ATMs are so versatile, it's good to keep your own security in mind when you use them. You use good "common sense" around your home, shopping areas and outdoor places already. Use the same sensible principles at walk-up or drive-up ATMs.



**Staying Safe on Foot:** Stay in well lit areas. When you're going to an ATM at night, it makes sense to be in bright places to transaction your business. Have your access card out and ready to use. If you see a light out at an ATM, please report it so the situation can be corrected.

**Stay in Sight of Passers-by or Bring a Friend:** Keeping in view of other people is always a good idea. Try to avoid being isolated, particularly after sunset. Consider bringing a friend or family member along for the ride.

**Safety on the Move:** Be just as cautious at drive-up ATMs. Keep your doors locked and your windows up prior to and after your transaction. If you leave your car, turn off the engine and take your keys with you.

**Your ATM Card Needs You to Protect It:** Your access card is like any valuable card or document, so make a habit of keeping your access card in a secure place. If it's lost or stolen, report it immediately.

**Your Secret Code; Keep it Secret:** Your PIN (personal identification number) is your assurance that no one else can use your access card. Memorize your number, and if you write it down, keep it in a separate place from your card. Do not tell anyone else your PIN.

**Stay Close to Your Cash:** Avoid displaying cash you get from the ATM. Put your money and receipts away before leaving the ATM and wait to count your cash in the safety of your car, home or office.

**Save Your Receipt:** Your ATM receipt contains private information. You will also need your receipt in order to dispute an incorrect transaction.

**Did You Know...** LM Federal offers auto loans for dealer purchases, private party purchases, refinances, and cash out loans? Obtain an auto loan by applying online, over the phone or at our office.

## LM Federal's Contact Information:

### Mailing Address:

LM Federal Credit Union  
101 Chesapeake Park Plaza  
Baltimore, MD 21220

### Phone & Fax Numbers:

(410) 687-5240  
(800) 410-0501  
Fax: (410) 687-1322  
Loan Fax: (410) 687-0522

### Email:

Loan Dept: [loans@lmfcu.com](mailto:loans@lmfcu.com)  
New Accounts: [newaccounts@lmfcu.com](mailto:newaccounts@lmfcu.com)  
General Info: [info@lmfcu.com](mailto:info@lmfcu.com)

### Lobby Hours:

Mon-Thur: 10:00am-5:00pm  
Friday: 10:00am-7:00pm

### Drive Thru & Phone Hours (EST):

Mon-Thur: 9:00am-6:00pm  
Friday: 9:00am-7:00pm

**Receive account information 24x7 with Touch Tone Teller and Internet Branch!**