



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

Winter 2009

Auto Loan Special: 4.99%!* Why Pay More???



In The Market For a New or Used Vehicle???

Receive an Annual Percentage Yield (APR) of **4.99%** on any new or used vehicles model 2005 or newer for as long as 60 months!*

It's easy to apply:

- Speak to a Loan Specialist and apply in as little as 15 minutes; approvals available within one hour!
- OR...apply online 24 hours a day at www.lmfcu.com. Approvals available within one hour or the next business morning.

Dealer and private party purchases are eligible. You may complete dealer purchases with Autodraft, a pre-approved check that you complete and hand the dealer!

Paying More Than 4.99% APR Elsewhere???

Lower your auto loan payment by refinancing with LM Federal! Receive an Annual Percentage Rate (APR) of **4.99%** on any new or used vehicle model 2005 or newer for as long as 60 months, and borrow up to 105% of the retail value!*

Not sure if you'll qualify? All you have to do is apply to refinance a vehicle and we'll give you **\$20 CASH!**** Even if you're *not approved*; even if you *don't accept* our offer!

Speak to a Loan Specialist and apply in as little as 15 minutes; approvals available within one hour! Or apply online 24 hours a day (www.lmfcu.com). Approvals available within one hour or the next business morning.

*Certain restrictions apply. Speak to a loan specialist or visit www.lmfcu.com for more details. Offer does not apply to: 1) refinancing of existing LMFCU auto loans or 2) loan against a vehicle with no existing lien. Promotion ends after 2/27/2009. Application for loan must be received by 02/27/09 and must be disbursed by 03/14/09.

**Certain restrictions apply. Speak to a loan specialist or visit www.lmfcu.com for more details. Promotion restricted to refinance of a vehicle from another financial institution. Excludes purchases, refinance of a vehicle already financed with LM Federal, and loans against vehicles that do not have an existing lien.

What Would You Do With \$50???



Open a new checking account and receive up to **\$50 in cash!!!** Here's how...

- Open any checking account with direct deposit and receive **\$25 in CASH**.
- Receive an **additional \$25** if you also take a Visa Check Card!

PLUS: Earn cash rebates for the first three months that you have your new Visa Check Card!

Receive **\$.25** for every credit purchase of \$20-\$99!

Receive **\$.50** for every credit purchase of \$100 or greater!!!

We have a checking account to fit anyone's needs: Free Checking, Regular Checking, and Interest Checking. See page 2 for more information on these checking types!

Checking accounts and Visa Check Card are subject to approval. Certain restrictions apply. Visit www.lmfcu.com for more details. Both promotions expire 02/27/09.

Paying 5% or More on a Home Equity Line with Another Lender???

Take advantage of these low rates now!

Introductory rate of 2.99% for the first four months after opening!

Ongoing rates as low as Prime -3/4%, currently 4.50% Annual Percentage Rate! There are no application fees or closing costs (subject to restrictions*). Credit approvals within 24 hours. Settle at LM Federal or a location convenient to you.



*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 without notice.

In This Issue: • Refer a Friend • Meet our Staff • LM Federal-Safe to Save • Checking Accounts • Hold Onto Your Statement • IRS Contact Info • Discount on Tax Prep • IRA Tax Deductions • Direct Deposit Your Refund • Payoff Credit Cards • Did You Know • Do You Know Why Credit Unions Are Different? • LM Federal Notes • Contact Info

Refer a Friend & Both of You Get \$10!

Do you enjoy the wonderful rates and service that you receive as a member of LM Federal Credit Union? Don't keep it a secret! Refer a friend, family member, or co-worker to open a new membership and both of you will receive a free gift or **\$10 CASH!** You may open a new membership online, over the phone (option #3), or at our office.



Certain restrictions apply. Excludes minor accounts, existing members, and existing joint owners. Promotion ends 2/27/09.

Your Credit Union - a Safe Place to Save

Keep this in mind when choosing a financial institution for your savings, checking, and borrowing needs:

Recently member deposit insurance was **increased to \$250,000.00** by the NCUA, which is backed by the full faith and credit of the United States government. Individual Retirement Accounts (IRA's) are provided with additional coverage of up to \$250,000.00 per account.

LM Federal has been in continuous operation since 1949 and maintains reserves in excess of those required by our regulator, the NCUA (National Credit Union Administration). The Credit Union has never offered sub-prime or other high risk mortgage loans. We do not loan to businesses or invest in mortgage backed securities or in the stock markets. Our loans are made up of consumer loans and home equity loans. Our loan losses average about 1/10th of 1% of total loans for the last several years.

The U.S. government and Congress have stepped in to shore up or actually take control of several large financial institutions, and investment banks. LM Federal Credit Union and the Credit Union system as a whole remain healthy and well capitalized. The Credit Union system has weathered every financial crisis since the Great Depression without ever costing the American taxpayer a dime in any bailout.



Meet Our Staff Featuring: Mary Wujek

Mary Wujek began working with LM Federal Credit Union as a Member Service Representative (MSR) in March of 2008. As an MSR she helps members in the office and over the phone with day to day transactions and questions. You may have had the pleasure of working with Mary when you've been in the office to cash a check or calling on the phone to activate an ATM card. In addition to helping members, Mary also orders all of the supplies for the office and helps with various loan processing work as well.



Outside of work, Mary enjoys spending time with her husband, Matt. Her hobbies include gardening and coin collecting. She is also a volunteer for the Kennedy Krieger festival of trees and the March of Dimes. Mary is a Middle River resident, so don't be surprised if you bump into her at the local grocery store or Pet Smart with her dog, Abby.

Get More With a Credit Union Checking Account...

At LM Federal, we have a checking account to meet your personal checking needs. We offer Free Checking, Regular Checking and Interest Checking. **Plus, open a new checking account and earn \$50 in cash** (see page 1 for more details). Decide which checking account is right for you:



Free Checking: There's no monthly service fee, no minimum required balance, and no fee per checks. It's totally free!

Regular Checking: If you maintain a Silver Rewards level or you usually maintain a \$500 average balance in your checking account, then Regular Checking is right for you. Members with Regular Checking earn free or discounted services if they are Silver Rewards members. Your rewards level is on your statement.



Interest Checking: Our only interest bearing checking account. Maintain a Gold Rewards level or maintain an average balance of at least \$1,000 in order to avoid a monthly service fee.

All LM Federal checking accounts offer the following benefits:

- ◆ No per check fees, no limits on check writing.
- ◆ Free, unlimited access to Internet Branch.
- ◆ Free Visa® Check Card or ATM card.
- ◆ Surcharge free withdrawals at over 25,000 ATMs in the Co-Op network, including 7-11. Surcharge free withdrawals also available at Sheetz and WaWa convenience stores.
- ◆ Unlimited free use of the Visa® Check Card or ATM card for purchases (Debit or Credit).
- ◆ Free Internet Bill Payment
- ◆ Make up to 4, 8 or 12 foreign ATM withdrawals per month without a Credit Union fee depending on your membership rewards level.

You may open a new checking account by:

- ◆ Visiting our website (www.lmfcu.com).
- ◆ Speaking to a New Accounts Rep (option 3).
- ◆ Visiting our office in Middle River, MD.

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

We Have What You Need For The 2008 Tax Season:

Hold Onto That Account Statement...



The enclosed statement lists the end of year dividend (savings interest) and loan interest amounts paid during 2008. Be sure to keep your account statement with your other financial records. If you earned \$10 or more in dividends, a form 1099-INT will be sent shortly. Form 1098 will be sent if you paid \$600 or more in mortgage loan interest, and forms 5498 and 1099-R for various IRA account activity. You may also access this information by contacting one of our Member Service Reps.



Important IRS Contact Information:

Web address: <http://www.irs.gov>
Tax Forms: 800-829-3676
Recorded Tax Info: 800-829-4477
Refund Status: 800-829-4477
Tax Help Line: 800-829-1040
Refund Hotline: 800-829-1954
Baltimore Area Office: 410-962-7969
Maryland Comptroller: 1-800-MD-Taxes or 410-260-7980



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™



10% Discount on Tax Preparation



It's tax time! We have partnered with TurboTax Online again, the best-selling online tax preparation software, to offer access directly from our website.

Receive a **10% discount** on TurboTax Online if you go through the link on the Credit Union's website! Visit www.lmfcu.com and click on the "TurboTax" icon to prepare and file your federal and state tax returns online. It's easy and inexpensive. The comprehensive Easy-Step Interview walks you through your entire return. A computer accuracy check will be performed on your return and then it will be filed with the IRS and your state. Your refund will be direct deposited in as little as 10 days to the account of your choice!

Looking For Tax Deductions?

Consider An IRA!

LM Federal offers Traditional IRAs, Roth IRAs and the Coverdale Educational Savings Accounts to meet your individual retirement needs. All are available as Certificates, Money Markets or Share accounts. You may transfer funds from other IRA accounts or from any Qualified Retirement Plan (including 401k plans) to an LM Federal IRA. Plus, there are *no annual maintenance fees!* Regular IRA contributions may be made by payroll deduction, through the mail, or in person.

PLUS: Federal deposit insurance on IRA accounts was increased to \$250,000 last year!

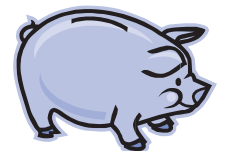
TRADITIONAL IRA: Contributions to a Traditional IRA may be tax deductible. You have until April 15, 2009 to make contributions towards the 2008 tax year! Plus, your earnings grow tax deferred!



Jackson Hewitt Discount... Don't want to prepare your taxes online??? Receive a coupon for **\$25 off** your tax preparation with Jackson Hewitt! To print the coupon, visit www.lmfcu.com and click on the TurboTax link on the right hand side of our home page. You will have the option to either prepare your taxes online, or print the coupon for Jackson Hewitt.

Tax Refunds: Direct Deposit To Your Account!

If you are entitled to a refund of state and/or federal income tax, you have the option of having your refund sent electronically to your LM Federal account. Use direct deposit to get your refund faster! Your deposit is more secure – there is no check to get lost or delayed in the mail. It's also more convenient since you won't need to visit the Credit Union to deposit your check. LM Federal's routing number is **252076390**. Your account number is your standard four or five digit member account number. Deposits may be made to your primary share/savings or checking account.



Split Deposits: Taxpayers can choose up to three separate accounts for the deposit of their federal tax refund. For example, you can send a portion of your refund to your share account and the rest can go to your checking. Learn more about split deposits at www.irs.gov.

LM Federal Notes

LM Federal will be closed to observe the following federal holidays:
-January 19th, Dr. Martin Luther King, Jr. Day
-February 16th, President's Day

Credit Union Financial Statistics as of December 31, 2008:

Assets:	\$22,918,856
Deposits:	\$20,906,459
Loans:	\$17,437,856
Reserves:	\$1,891,847
Members:	3,457

The winners of the holiday basket drawing were Michael Rutt, Marlene Brown, & Gerald Scales. Congratulations!

LM Federal will donate \$509 to the Johns Hopkins Children's Center. These funds were collected from the sale of Entertainment Books, as well as member donations. LM Federal also donated \$1 for every member donation that was made. Thanks to everyone who participated!

Supply and Toy Drive:

In conjunction with the Middle River Lockheed Martin facility, LM Federal collected supplies for the Warfield Air National Guard troops stationed in Afghanistan for the holidays.

LM Federal also supported the Marine Corps Toys for Tots drive. Toys for needy children in the Baltimore area were collected in conjunction with the MRAS toy drive this holiday season.

Thanks to everyone who helped support these wonderful charities.

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

Email:

Loan Dept: loans@lmfcu.com
New Accounts: newaccounts@lmfcu.com
General Info: info@lmfcu.com

Lobby Hours:

Monday-Thursday: 10:00am-5:00pm
Friday: 10:00am-7:00pm

Drive Thru & Phone Hours (EST):

Monday-Thursday: 9:00am-6:00pm
Friday: 9:00am-7:00pm

Initiate Transactions and Receive Account Information 24x7 with Touch Tone Teller and Internet Branch!

Do You Know Why Credit Unions Are Different?

Credit Unions are non-profit financial institutions. At LM Federal we offer many free and discounted services to our members. We **do not** sell a service just to make a profit. We will never recommend a service to a member that will not be beneficial to the member. We also try to give members many options when it comes to general banking questions, accessing funds, or applying for a loan or new service. We are always happy to explain all of your options when trying to change or add a new service.



If you are ever charged a fee at another financial institution or even for a Credit Union service, ask a Member Service Rep how you can avoid the fee in the future. For example, if you are being charged a monthly service fee for your checking account, maybe it's time to change the type of checking you have. Are you paying for ATM withdrawals? Consider using a Visa Check Card for purchases. Are you paying fees for money orders? You could opening a free checking account and get a free box of checks. If you ever have a question about anything, we will always try to help, even if it's not something directly related to a Credit Union service. *Why are Credit Unions different from Banks?* **We are here to serve our members, not to make a profit.**

Payoff Those Credit Cards...

Unsecured Loan Rates as low as 7.50% APR*!

Need to payoff those holiday bills? With a Credit Union Personal or Quick Cash loan, it's easy!

Quick Cash rates are as low as prime plus 1.9%, currently 7.50% APR*. The minimum monthly loan payments are only 2% of the loan balance. PLUS: Take advantage of the low introductory rate of 6.99% for the first 4 months on a new Quick Cash loan. Once you have the loan established, you may request advances by simply calling our office during regular business hours.

Personal Loan rates are fixed and currently as low as 8.49% APR*. Amounts as low as \$300 and as high as \$20,000 are available.

Apply in as little as 15 minutes. Approvals on applications received in the office and over the phone are provided within 1 hour. Approvals from online applications are provided within one hour or by the following business morning. You may repay your loan by convenient payroll deductions, automatic payment transfer, or the mail. New loans are disbursed in person or by Federal Express, no charge.

We can disburse funds the same day by check. We can also deposit the funds into your Credit Union account, or even transfer funds to a checking account at another financial institution with our Moneymover service!

For more information speak to a Loan Specialist by choosing option #2, or visit our website at www.lmfcu.com.

*APR=Annual Percentage Rate



Did you Know...

...that deposits to Credit Union accounts are insured by the NCUA up to \$250,000? The National Credit Union Administration (NCUA) is a federal government agency and is backed by the full faith and credit of the United States government. Individual Retirement Accounts (IRA's) are provided with additional coverage of up to \$250,000 per account. Have questions about federal deposit insurance? Call the toll-free Insurance Call Center number at 1-800-755-1030, ext #1. The NCUA Insurance Call Center has insurance experts available from 8:00 a.m. to 6:30 p.m. (EDT) Monday through Friday to answer deposit insurance questions.