

# Financial Focus

Organized 1934

Working Together for Financial Freedom

February 2018

For a limited time, use your Cash Back Visa for Balance Transfers and receive 1% Cash Back.



**Attention Freedom Cash Back Rewards card holders!** You now have one more reason to enjoy your card. Now you can have cash back not just on purchases but even for balance transfers. Not only is there NO balance transfer fee, but for a limited time Visa cash back rewards card holders can get paid for money that they already spent by transferring the balance from your other high interest credit cards to your Freedom Visa Cash Back Rewards card.

Freedom Credit Union's Visa cash back rewards card is like no other card in your wallet.

- NO Annual Fee
- NO Balance Transfer fee
- LOW introductory rate of 0.99% APR\*\* for first 6 months
- Annual rates as low as 9.90% APR\*\*
- 1% Cash back on all purchases
- PLUS, for a limited time, 1% cash back on all balance transfers\*

The card offers other benefits. It contains EMV chip technology; when used at an EMV compatible terminal each transaction is encrypted for enhanced security. This Visa also includes: Roadside Dispatch, Auto Rental Collision Damage Waiver, Travel & Emergency Assistance Services, Warranty Manager Service, Cellular Telephone Protection, Emergency Medical/Dental Benefit, Visa Concierge Service, and Travel Accident Insurance.

Not a Visa Cash Back Rewards card holder? Apply today at [FreedomCU.org/Cards](http://FreedomCU.org/Cards)

\*The cash back on balance transfers promotion is only available for the Freedom Visa Cash Back Rewards Card. The promotion period is from 2/1/18 to 4/30/18. Balance transfers and advances are considered cash advances, and therefore subject to finance charges from the date they are posted to your account. Member is responsible for completing the balance transfer. Balance must remain through first billing cycle. 1% Cash Back reward will be applied by the 5th business day of the following month. This promotion cannot be combined with any other offer and is subject to change without notice. Offer subject to credit approval, not everyone will qualify. You must be at least 18 years of age. Credit Union membership is required, eligibility requirements apply.

\*\*APR = Annual Percentage Rate. The 0.99% Introductory APR applies to all purchases, cash advances, and balance transfers made using Freedom Visa Cash Back Rewards Cards during the six month introductory period. This introductory rate is only available for new Card applications. After that, the fixed APR you receive on a Visa Cash Back Rewards Card will be based on your credit history and will not be less than 9.90% or greater than 17.9%. All rates accurate as of 2/1/18. The maximum credit limit per Member is \$30,000. The maximum unsecured debt per Member is \$30,000. Card issuance subject to final approval.

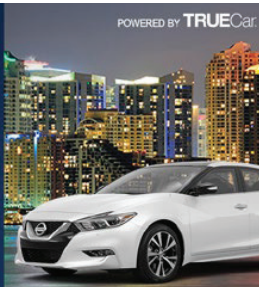
## Tools For Your Next Vehicle Purchase

Thinking about purchasing a new or used car? The vehicle purchasing process can be a stressful experience, but it doesn't have to be. As a member you have access to tools to help you make your next vehicle purchase, quick, easy and convenient.

Buy your next car with confidence.

Get Upfront Pricing and Guaranteed Savings.\*

Learn more at [FreedomCU.org/TrueCar](http://FreedomCU.org/TrueCar)



## Vehicle Buying Advisor

Need a little extra assistance? Receive FREE expert advice from our Vehicle Buying Advisor Service, they can help guide you through the entire process. Contact John Venezia at [venezialej@freedomcu.org](mailto:venezialej@freedomcu.org) or 215-612-6132.

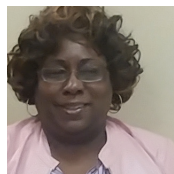
## Focus Points

### Holiday Closings— President's Day- Monday, February 19

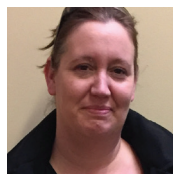
Our Operations Center and branch locations will be closed, but Mobile Banking, Online Banking, Telephone Teller and our Credit Union network of ATMs will be available.

**CONGRATULATIONS!**  
to Our 5 Lucky Winners of \$1,000 each!

Thank You to all the members who referred a friend or family member to Freedom Credit Union!



Rene A.



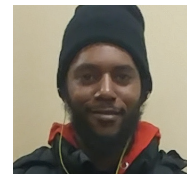
Georgine F.



Carla L.



Ronald R.



Terrez R.

# Lock in a great CD Rate with us.

And have peace of mind for your money.

WITH OUR NEW 36-MONTH TERM CD

**3.04%** APY\*



Can't visit a branch?  
Call us at 215-612-5912 to fund your CD.

## Take advantage of this limited time offer. New money only.

Build your savings quickly with our high yield 36-month term Share Certificate of Deposit.\* Enjoy the stability of a CD with a predictable high yield and no long term commitment.

We offer CDs with a variety of terms at competitive yields. Visit [FreedomCU.org/Rates](http://FreedomCU.org/Rates) to see all of our CD products.



\* Limited time offer, 36-month CD and IRA CD with a 3.04% Annual Percentage Yield (APY). **NEW MONEY ONLY.** A minimum deposit of \$500 (\$250 for Youth CD 25 or younger) is required to open the account and earn the promotional APY. After the promotional term, the CD will auto-renew for a 36-month term at the applicable rate. Primary Savings Account required for Membership with a \$5 minimum balance. For Members under age 12, a Joint Savings Account Owner 18 or older is required. Regulations prohibit payment in excess of available earnings. Penalty will be applied for early withdrawal. Fees may reduce earnings. Promotion cannot be combined with other offers. Offer is subject to change without notice. For additional rates and terms visit [FreedomCU.org](http://FreedomCU.org).

## DEPOSIT RATES

Account Type	APY
Savings and Clubs	0.20% APY*
Checking	0.10% APY*
Money Market Tier 1	0.20% APY*
Money Market Tier 2	0.30% APY*

## CD & IRA RATES

Term	APY
6 Month	0.65% APY**
12 Month	1.25% APY**
18 Month	1.40% APY**
24 Month	1.50% APY**
30 Month	1.75% APY**
36 Month	1.85% APY**
36 Month (New Money Only)	3.04% APY**
48 Month	1.87% APY**
60 Month	2.25% APY**

## LOAN RATES

Account Type	As Low as
VISA® Cash Back Card	0.99% APR****
VISA® Gold Card	8.90% APR***
Vehicle Loan	2.49% APR***
Home Equity Loan	3.24% APR***
Personal/Signature Loan	5.99% APR***

\*Annual Percentage Yield. Dividends on IRA, Savings, Club, and Checking Accounts are computed monthly on average daily balances of \$5 or more and posted monthly. The Money Market Account Tier 2 has a variable rate which will be greater than our regular savings rate, and subject to daily adjustments. Dividends will be paid monthly on the average daily balance, based upon the current tier level rates. Fees may reduce earnings. Regulations prohibit payment in excess of available earnings. Rates are accurate as of 2/1/18. Rates subject to change without notice and may change after account is opened. Visit [FreedomCU.org](http://FreedomCU.org) to view our Rate and Fee Schedule.

\*\*Annual Percentage Yield (APY). Rates are accurate as of 2/1/18. Dividends are calculated by the actual daily balance method which applies a daily periodic rate to the balance in the CD each day. The Dividend Rate and APY at time of purchase are fixed and will be in effect for the term of the CD. Fees may reduce earnings. Terms and rates are subject to change without notice. For rates and fees, see our Rate and Fee Schedule.

\*\*\*APR Annual Percentage Rate. Rates accurate as of 2/1/18. Terms and rates are subject to change without notice. For Credit Cards, an eligible co-borrower will be required unless the Cardholder has independent means of repaying any credit extended. The interest rate you receive will be based on your credit history. Visit [FreedomCU.org](http://FreedomCU.org) for more information.

† 0.99% Introductory APR only available for new Cash Back Card applications. Introductory APR applies to all purchases, cash advances, and balance transfers made during six-month introductory period. After that, the fixed APR you receive will be based on your credit history and will not be less than 9.9% or greater than 17.9%. Offer subject to change without notice.

**\$0** MONEY DOWN + **\$0** PMI = **100%** HOME OWNERSHIP

With the **FREEDOM FIRST-TIME MORTGAGE**, it's easy to become a first-time home buyer!

Saving for the down payment is typically the barrier that most first-time buyers struggle to overcome.

With **NO** down payment and **NO** private mortgage insurance we can reduce your costs and your monthly payments.

- **AVAILABLE TO FIRST-TIME BUYERS\***  
Haven't owned in the past 3 years
- **NO DOWN PAYMENT**
- **FIXED & ADJUSTABLE RATES**  
Flexible terms available
- **NO PMI means lower monthly payments**
- **NO GEOGRAPHIC RESTRICTIONS:**  
Available to anyone buying in PA, NJ, DE
- **NO REASON TO WAIT- CALL OR EMAIL US TODAY**

215-612-6134

[fristtimebuyer@freedomcu.org](mailto:fristtimebuyer@freedomcu.org)

\* All product features are subject to approval. You must meet employment and/or income requirements to qualify for the loan. Terms and rates are subject to change based on market conditions and consumer eligibility. Membership eligibility is also required. Promotional offer is for credit secured by a first lien owner-occupied dwelling only. Monthly principal and interest payment of \$983.88 based on a purchase price of \$200,000 with 0% down payment at 4.25% for 30 years with an Annual Percentage Rate (APR) of 4.296%. Since payment does not include an amount for escrow of monthly taxes and insurance the actual payments will be greater. Maximum loan amount of \$424,100 for purchase of primary residence in PA, NJ, or DE only. Promotional offer can be terminated at any time. This offer cannot be combined with any other offer or promotion.



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