

Financial Focus

Organized 1934

Working Together for Financial Freedom

March 2019

Come celebrate



Years of People Helping People

with our two new promotions!

Let us start
building your
future with our
18-month CD

3.50%
APY*



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



Personal Loan
rates as low as

3.16%
APR*

with terms up to 48 months

**Our low loan rates allow you to reach
your financial goals.**

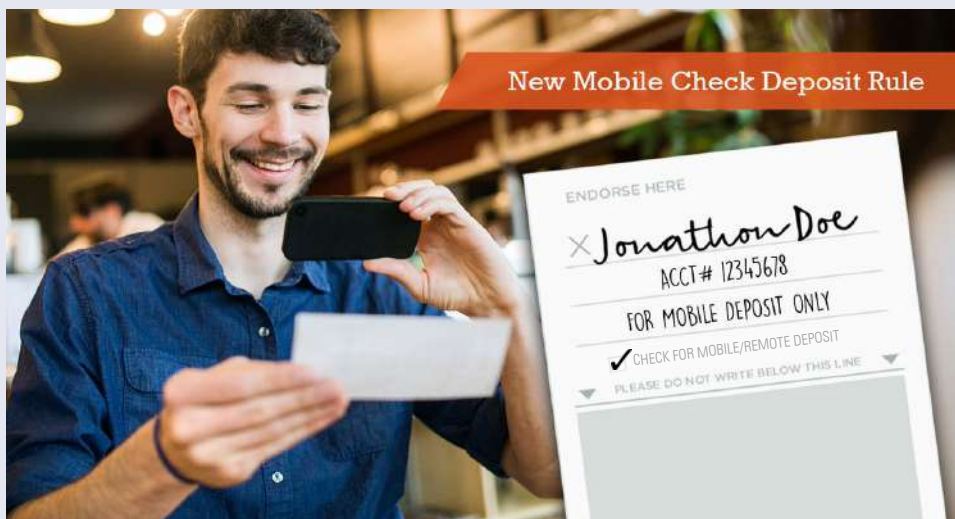
- 💎 Consolidate credit card debt
- 💎 Pay for major purchases
- 💎 Fund special occasions

Learn more or apply online at
FreedomCU.org/loanpromo

*Limited time offer, 18-month CD and IRA CD with a 3.50% Annual Percentage Yield (APY). NEW MONEY ONLY. LIMITED TO \$250,000 PER MEMBER. Minimum deposit of \$500 (\$250 for Youth CD 25 or younger) with a maximum of \$250,000 is required to open the account and earn the promotional APY. After the promotional term, the CD will auto-renew for a 18-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. Rates accurate as of 02/15/19. Offer is subject to change without notice. For additional rates and terms visit FreedomCU.org

*Annual Percentage Rate (APR) will not be less than 3.16% or greater than 12.99%. Maximum term is 48 months. Rates accurate as of 02/15/19. The interest rate you receive and the amount you may borrow will be based on your credit history and are subject to approval. The maximum unsecured debt per Member is \$30,000. Payment Example: Monthly payments for a \$10,000 personal loan at 3.16% APR for a term of 4 years would result in 48 monthly payments of \$223.00. Advertised rates and terms are subject to change without notice. Loan proceeds may not be used to refinance any existing loan with Freedom Credit Union. Offer available for a limited time and is subject to change without notice. Credit union membership required, eligibility requirements apply.

New Mobile Deposit Rule



We are requiring an additional endorsement that will help protect our member's accounts from fraud and theft. That endorsement will be on mobile deposits, requiring our members to print the words "For Mobile Deposit Only" as well as check the box, if there is one that states that the check is for mobile deposit.

Refer a Member, Earn Cash

Earn up to \$100 for every new Member you refer.
For complete details, visit FreedomCU.org/Refer.



Focus Points

Scholarship Applications

Every year, three \$2,000 scholarship awards are given to qualified students to help them further their education. Scholarship applications begin April 1, 2019. Please check FreedomCU.org on April 1, 2019 for more information.

CD & IRA RATES

Term	APY
6 Month	1.80% APY*
12 Month	2.75% APY*
18 Month	2.85% APY*
24 Month	3.05% APY*
30 Month	3.05% APY*
36 Month	3.15% APY*
48 Month	3.20% APY*
60 Month	3.25% APY*

*Annual Percentage Yield (APY). Rates are accurate as of 3/1/19. Minimum deposit of \$500 (\$250 for Youth CD 25 or younger). 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.

**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 3/1/19. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

***APR Annual Percentage Rate. Rates accurate as of 3/1/19. 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 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 11.4% or greater than 17.9%. Offer subject to change without notice.

DEPOSIT RATES

Account Type	APY
Savings and Clubs	0.40% APY**
Checking	0.10% APY**
Money Market Tier 1	0.40% APY**
Money Market Tier 2	0.70% APY**

LOAN RATES

Account Type	As Low as
VISA® Cash Back Card	0.99% APR****
Vehicle Loan	3.29% APR***
Home Equity Loan	3.49% APR***
Personal/Signature Loan	8.99% APR***



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