

Financial Focus

Organized 1934

Working Together for Financial Freedom

May 2019



Take advantage of the Cash Back Auto Loan and drive away with money in your pocket. Whether you are in the market for a **new car**, **used car** or **refinancing** this is the deal for you!

- Easy online application and quick approvals
- Up to 100% financing of the vehicle's value, plus tax and tags
- Pre-Approvals and Auto Drafts available
- LOW rates and FLEXIBLE terms

Apply online at FreedomCU.org/Auto or contact one of our dedicated loan specialists at 215-612-5900 option 4.

*Promotion rebate will be equivalent to 1% of original loan amount. Loan term cannot be less than 3 or greater than 75 months. If the account is in good standing and the criteria is met a single payment of 1% of the total loan will be deposited into the Savings account of the Primary Member on the loan 30 days from original loan date. This is a Limited Time Offer that can be rescinded at any time, cannot be combined with any other offer, and is subject to change without notice. APR = Annual Percentage Rate for terms up to 75 months, rate may vary for longer terms. Loan amount must be \$5,000 or greater. You must meet employment and/or income requirements to qualify for a loan. The interest rate you receive will be based on your credit history. APR will not be less than 3.29% or greater than 12.64%. For example loan amount of \$15,000 at 3.29% APR for 66 months would be a payment of \$248.79. Rates accurate as of 3/31/19 and subject to change without notice. Satisfactory vehicle insurance required. Terms and rates are subject to change based on market conditions and consumer eligibility. Your actual loan amount will be limited based on the value of the specific vehicle that you are financing. Only passenger vehicles are eligible. Recreational vehicles, Indirect auto loans or existing Freedom auto loans are not eligible for this promotion. Credit Union membership eligibility requirements apply. Offer may be withdrawn at any time.

Use your Cash Back Visa for Purchases and receive **1% Cash Back.**



Start earning 1% cash back with our Cash Back Visa®! Apply today at FreedomCU.org/Cards

NO Annual Fee

NO Balance Transfer fee

NO Foreign Transfer fee

FREE monthly FICO® score

LOW introductory rate of 0.99% APR for first 6 months Annual rates as low as 11.40% APR** following the 6 month introductory rate**

1% Cash back on all purchases

Benefits: 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

**The interest rate you receive will be based on your credit history. Rate will not be less than 11.40% or greater than 17.9%. 0.99% Introductory Annual Percentage Rate (APR) applies to all purchases, cash advances, and balance transfers made using the Freedom Visa Cash Back card during the 6-month introductory period. This offer is only available for new Card applications. Card issuance subject to final approval. Cannot be combined with any other offer. Offer subject to change without notice. Any minimum, fixed, transaction, activity or similar charge that is a finance charge under §1026.4 that could be imposed. This includes any transaction fees associated with the credit card. Rates accurate as of 5/1/19 and subject to change without notice

Focus Points




Memorial Day Closing

We will be closed Monday, May 27 in observance of Memorial Day.

Although our branch locations will be closed, Mobile Banking, Online Banking, Telephone Teller and our CO-OP Network of ATMs will still be available.



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

*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.

CD & IRA RATES

Term	APY
6 Month	1.75% APY*
12 Month	2.70% APY*
18 Month	2.75% APY*
24 Month	2.80% APY*
30 Month	2.85% APY*
36 Month	2.90% APY*
48 Month	2.95% APY*
60 Month	3.00% APY*

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***

*Annual Percentage Yield (APY). Rates are accurate as of 5/1/19. 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 5/1/19. 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 5/1/19. 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.

† The interest rate you receive will be based on your credit history. Rate will not be less than 11.4% or greater than 17.9%. 0.99% Introductory APR applies to all purchases, cash advances, and balance transfers made using the Freedom Visa Cash Back card during the 6-month introductory period. This offer is only available for new Card applications. Card issuance subject to final approval. Cannot be combined with any other offer. Offer subject to change without notice. Any minimum, fixed, transaction, activity or similar charge that is a finance charge under §1026.4 that could be imposed. This includes any transaction fees associated with the credit card.

Have More Fun this Summer with Member Discounts

With warmer weather just around the corner, now is a great time to plan a fun family outing. Save big this summer at entertainment resorts and amusement parks. All Members have free access to discounts for a variety of local summer fun destinations.

Visit FreedomCU.org/Discounts for a complete list of savings.



Freedom Credit Union
Scholarship



Applications for our Scholarship program are still being accepted! We will award \$2,000 scholarships to three qualified students to be applied towards any portion of comprehensive fees from an accredited college, university or trade school. Visit FreedomCU.org/Scholarship for eligibility requirements and application information.

Applications must be postmarked by May 10, 2019



Board Of Directors

Dr. Christopher McGinley, Chairman
George Madden, Vice Chairman
Charles M. Whiting, Secretary/
Treasurer
Andrew Folino, Member
Marie Sejda, Member
Lowell A. Tinner, Member
Joseph Yerkes, Member
Associate Directors
Matthew Lentz
Vincent W. Rutland
Donald Woods

President/CEO

John F. King
Credit Committee
John F. King, Chairman
Rick MacLeod, Secretary
Victor Derrick, Member
Supervisory Committee
Crystal Barnett, Chairperson
Wade Birchfield, Member
Steven J. Turco, Member

