

Financial Focus

Organized 1934

Working Together for Financial Freedom

June 2019

SCAM ALERT - Beware of Imposters



COMPUTER TECH SUPPORT SCAMS

Cybercriminals may contact you by phone or have a pop-up appear on your computer screen. Once they gain your trust, they may ask for your user name and password. Once they do this, your computer is at risk. Never call any phone numbers that pop up on your screen, instead research the company and call them directly. Never provide your credit card number or account information.

ONLINE LOANS OR GRANTS SCAM

Government agencies will not contact you directly through any social media websites with loan offers. Be cautious of any online loan companies. Do your research before applying and providing any personal or account information. Often these fraudsters will send a check or deposit funds directly to your account. As part of the scam you are asked to wire funds, buy gift cards, or send a Western Union Money Gram.

ONLINE JOB AND MYSTERY SHOPPER SCAMS

Do your research on the company and do not provide your account or personal information. Remember if the offer sounds too good to be true, it most likely is. The fraudulent companies will either send a check or attempt to make a deposit directly to your account. Written correspondence from them will often have poor grammar. As part of the scam you will be asked to return a portion of the funds to them.

ATM SCAMS

If you are contacted by a friend or someone on social media offering to help you out financially, be aware. Do not provide your ATM card number and/or PIN number to anyone. The card is for your own personal use. Once a fraudster gains access to your card, they can deposit checks and make withdrawals. The credit union is then informed that the checks are fraudulent and you are on the hook for any money that was withdrawn from your account. If you told the credit union that your card was stolen, you've committed fraud.

LOTTERY SCAM

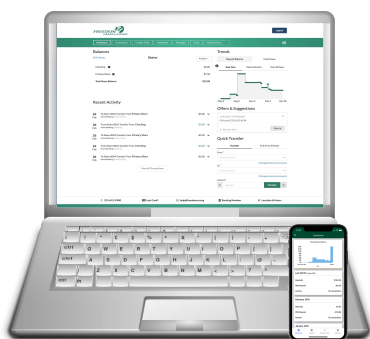
Not all lotteries are legitimate, scam artists will use the promise of awards to entice consumers to send money for taxes or fees. Legitimate lotteries do not require you to pay to collect your winnings.

In summary, do not send any money to someone that you do not know. If you have any questions or concerns regarding a check or funds being deposited into your account that may be from a questionable source contact Freedom Credit Union Loss Prevention at 215-612-5978 prior to sending funds to anyone.

New Online and Mobile Banking Coming Soon!

- Apply for a Loan
- Open Additional Shares
- Order Checks
- Security Alerts
- View all Accounts and Transactions

More details to come....



Refer a Member, Earn Cash



Share the benefits of your credit union with friends and family and you can earn up to \$100 for every new member you refer.* New members should open their account online; they will need to include the promotional code R9 and your name when asked for the referring member information.

Incentives (One per new member)	New Member receives	Referring Member receives
New member joins FCU opens Savings account	\$25	\$25
New member joins FCU opens Savings, Checking, eStatements, and Check Card	\$50	\$50
New member joins FCU opens Savings, Checking, eStatements, Check Card, and Direct Deposit	\$100	\$100

*Limited time offer. Promotion Code R9 and referring Member information must be provided during the application process, retroactive referrals will not be eligible. Maximum incentive is \$100 per New Member Referring Member relationship. The incentive is only for new member accounts, not new accounts for existing members or joint members and is based on account openings, not applications. Each person can only be a new Member once. A Joint Savings Account Owner or Custodian age 18 or older is required for Members under 12. For a checking account and check card all parties on the account must be 16 or older. If criteria is met and the referring member is in good standing, Referring and New Members' Primary Savings Accounts will each receive the \$25 or \$50 incentive by the 25th of the following month after the new Primary Savings Account is opened, the second \$50 for Direct Deposit will be deposited once the Direct Deposit has been processed and verified. The incentive will be a taxable dividend on the 1099 Form we will send you in January. Payment of taxes on incentive will be the responsibility of the recipient. Offer is subject to change without notice and cannot be combined with any other offer.

CD & IRA RATES

Term	APY
6 Month	1.75% APY*
12 Month	2.50% APY*
18 Month	2.55% APY*
24 Month	2.60% APY*
30 Month	2.65% APY*
36 Month	2.70% APY*
48 Month	2.75% APY*
60 Month	2.80% 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 6/1/19. 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 6/1/19. 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 6/1/19. 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.

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. Rates accurate as of 5/1/19 and subject to change without notice.



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