

Financial Focus

Organized 1934

Working Together for Financial Freedom

August 2017

Protecting Your Data



Your personal information is a valuable asset and fundamental to your financial identity. Knowing how to protect your personal information can reduce your risk of identity theft. Here are a few tips to doing it effectively:

Use Passwords – Secure your computer and all electronic devices with passwords and keep them private.

Monitor Accounts – Regularly monitor financial accounts and report any suspicious activity. Report lost or stolen cards immediately.

Protect Identity – Keep your Social Security card, credit cards, and financial account information in a secure place.

Encrypt Data – Keep your browser secure. Look for a “lock” icon in the status bar of your internet browser before you send personal or financial information online.

Beware of Imposters – Don't give out personal information on the phone, through the mail, or on the internet unless you have initiated the contact using information found on the company's website.

Don't Overshare on Social Media – Identity thieves can find all sorts of information about your life through social media and use it to compromise your accounts. Limit personal details.

Be Wary of Wi-Fi – Do not access your financial accounts through public Wi-Fi networks as they often are not secure.

Source: Federal Trade Commission Consumer Resources; consumer.ftc.gov

Freedom Cards Compatible with Samsung, Android, and Apple Pay



Members can add their Freedom Visa® credit and debit cards to their smart device to make purchases. Our cards are now compatible with Samsung, Android, and Apple devices. Your digital card will be accepted virtually anywhere you can swipe or tap your card. Neither the merchant or your device stores the payment information and each transaction is unique, so your account details are protected.

To learn more visit FreedomCU.org/MobilePay or click on the icon below to link to the support center for your device

SAMSUNG
pay



Apple
Pay

Note: Only compatible with select Samsung, Android, and Apple devices.

CASH BACK VISA®

LIKE NO OTHER CARD IN YOUR WALLET



If you use a credit card, you should be using a Freedom Cash Back Visa.

1% cash back on all purchases

Not only do we give you cash back, we deposit it directly into your savings account!

Apply online at FreedomCU.org/Cards

Use the Equity in your Home to Fund your Next Adventure



Whether you are planning a once-in-a-lifetime vacation or making home improvements, a low-interest home equity loan can help you make your dreams a reality.

A Home Equity Loan or Line lets you borrow money using the equity in your home as collateral. Unlike almost any other consumer loan type, the interest on a home equity loan or HELOC is likely to be tax-deductible (consult your tax advisor).

With a home equity loan, you borrow a lump sum of money repayable over a fixed term, usually five to 15 years, giving you the security of a locked-in rate and a consistent monthly payment.

A HELOC is like any other type of open-ended credit. You can borrow money as needed, up to the established credit limit, by making a transfer into your checking account. A HELOC is a variable-rate loan, so your monthly payments will change based on your outstanding balance and fluctuations in the prime rate.

Contact Mary Wozniak, Home Equity Consultant, at 215-612-5982 or wozniakm@freedomcu.org to find out more about our home equity loan products.

Refer a friend for a mortgage or home equity loan and you each receive \$100 - call for details!

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	0.90% APY**
18 Month	1.00% APY**
24 Month	1.25% APY**
30 Month	1.41% APY**
36 Month	1.65% APY**
48 Month	1.85% 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 8/1/17. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

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***APR Annual Percentage Rate. Rates accurate as of 8/1/17. 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 9.9% or greater than 17.9%. Offer subject to change without notice.

Eligible Members, take a vacation from your loan payment with Skip-A-Pay

For complete details, visit FreedomCU.org/SkipAPay



Focus Points

**Holiday Closing - Labor Day
Monday, September 4**

Although we will be closed, mobile banking, online banking, telephone teller and our Credit Union network of ATMs will be available.

Important Information

Effective January 1, 2018 we will no longer be giving account balances, providing account transaction history or transferring funds over the phone. If we do provide this service after January 1, 2018 it may come at a cost to you. This information is always available, at no charge, through our telephone teller, online banking and mobile banking.



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