

# Financial Focus

Organized 1934

Working Together for Financial Freedom

September 2017

## Easy, Convenient Access to Your Accounts

With totally free services like Mobile Banking, Online Banking, and Telephone Teller, it's never been easier to access your accounts or even pay bills, make mobile deposits, purchase CDs and so much more. Best of all, these services let you review your accounts anytime, anywhere, 24/7.

### Mobile Banking



Take charge of your money right from your hand held device with our mobile app, available for iPhone, iPad and Android devices.

#### Features:

- View all account balances and transactions in real time
- Transfer Funds
- Make Deposits
- Deactivate/Reactivate Credit and Debit/ATM Cards
- Apply for a Loan
- More features coming soon!

Download the app from the Apple App Store or Google Play.

### Online Banking



Account management is as easy as logging into your private computer. Set up reminders, alerts and automatic payments to make it even easier to maintain your accounts at anytime.

#### Features:

- View all account balances and transactions in real time
- Transfer funds between accounts
- Schedule bill payments
- Sign up for eStatements/eAlerts
- Purchase share certificates (non-IRA)
- View pending card transactions
- Reorder checks

Learn more about Online Banking at [FreedomCU.org](http://FreedomCU.org)

### Telephone Teller



Manage accounts from any touchtone phone, whenever you need. Check balances, transfer funds, and more with the simple push of a button.

#### Features:

- Retrieve Share and Loan Balances
- Credit Card Inquiries
- Account History
- Stop Check Payments
- Transfer Funds
- Check Withdrawals

To access Telephone Teller call 215-612-5919.

## Refer a Member, Earn Cash

For a limited time we are offering extra incentives to new and referring members. If your friend or family member lives, works, worships, volunteers or goes to school in Bucks, Chester, Delaware, Montgomery, or Philadelphia County they are eligible to join. You and the new member can earn up to \$100.\* 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.



# Accelerate your savings!

WITH OUR NEW 15-MONTH TERM CD  
**1.65%** APY\*

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

Build your savings quickly with our high yield 15-month term Share Certificate of Deposit\*. Enjoy the stability of a predictable high yield and no long term commitment. Purchase your 15-month CD at one of our conveniently located branch locations.

\* Limited time offer, 15-month CD and IRA CD with a 1.65% Annual Percentage Yield (APY). A minimum deposit of \$500 of new money to the credit union (\$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 12-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

## 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**
15 Month	1.65% 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**

\*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 9/1/17. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

\*\*Annual Percentage Yield (APY). Rates are accurate as of 9/1/17. 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 9/1/17. 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.

## 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***

† 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.

## 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](http://FreedomCU.org/Cards)

## 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.



### Board Of Directors

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