

Financial Focus

Organized 1934

Working Together for Financial Freedom

November 2016

Earn 1% Cash Back on all Purchases



Give yourself a gift this holiday and earn 1% cash back on every purchase you make with our Visa Cash Back card. Starting with a low introductory rate of 0.99% APR* for the first 6 months, now is a great time to apply. Best of all, the cash back is automatically deposited into your Freedom savings account.

There is never an annual fee or charges for balance transfers and the card comes with many added benefits: Roadside Dispatch, Auto Rental Collision Damage Waiver, Travel & Emergency Assistance Services, Warranty Manager Service, Cellular Telephone Protection, and Travel Accident Insurance. Plus, like all Freedom cards, the Cash Back card is compatible with Apple Pay, Android Pay and Samsung Pay.

The Visa Cash Back card is like no other card in your wallet. Earn 1% cash back on every purchase with no annual fee. **Apply online at FreedomCU.org/Cards.**

*APR= Annual Percentage Rate. The 0.99% Introductory APR applies to all purchases, cash advances, and balance transfers made using the Cash Back Visa card during the six month introductory period. This offer is only available for new Card applications. After that, the fixed APR you receive on a Cash Back credit card will be based on your credit history and will not be less than 9.9% or greater than 17.9%. All rates accurate as of 5/1/16. An eligible co-borrower will be required unless the Cardholder has independent means of repaying any credit extended. The maximum credit limit per Member is \$20,000. The maximum unsecured debt per Member is \$30,000. Card issuance subject to final approval. Cannot be combined with any other offer. Offer subject to change without notice.

Focus Points

Holiday Closings

Veterans Day - Friday, November 11

Thanksgiving - Thursday, November 24 and Friday, November 25

Our Operations Center and branch offices will be closed, but mobile banking, online banking, telephone teller and our Credit Union network of ATMs will be available.

Hatboro Holiday Parade

Celebrate the season on Sunday, November 20 at 2:00 PM, at the 56th Annual Hatboro Holiday Parade! Join us along the parade route on York Road in the heart of Hatboro as Freedom Employee volunteers march in the parade!

Pictures with Santa

Santa and Mrs. Claus are coming to Freedom Credit Union! Don't miss this holiday tradition, get a **free** photo with Mr. and Mrs. Claus.

Warminster Branch
Saturday, December 3
9:30 to 11:30 AM

Northeast Branch
Saturday, December 10
9:30 to 11:30 AM



Refer a Member, Earn Cash



Earn up to \$100 for every new member you refer. New Members can open their account online; they will need to include the promotional code R9 and your name when asked for the referring member information. **Learn more at FreedomCU.org/Refer.**

*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.

New Services for Credit Card Users

Visa has introduced two services to make shopping online even easier.

Visa Checkout



Shop with added security and convenience by signing up for [Visa Checkout](#), a single sign-in service to pay for online shopping purchases. After a simple setup, your information is stored securely and you no longer have to enter payment and shipping details. At participating online retailers just select Visa Checkout when you are ready to process your payment. Visa Checkout works across all of your devices, so no matter where you are your shopping preferences are with you.

Visa Alerts

Visa Alerts offer cardholders a real-time notification of the transactions conducted on your enrolled Visa cards. With Visa Alerts, you can actively manage your personal finances and catch fraudulent activity. Cardholders can select the types of alerts and the settings that will trigger personalized notifications to them through email or text.

Available alert triggers include:

- Single purchase equal to or greater than a specific amount
- A card-not-present (online or phone) purchase
- International purchase
- ATM withdrawal
- Purchase declined
- Accumulated purchases greater than a specific amount

You may enroll for Visa Alerts directly on the [Visa website](#).

Tips for Shopping Safely Online



The holiday season is almost here and many of us will be increasing our online shopping. Below are some helpful reminders on how to keep your information secure online.

1. Use Familiar Websites

Start at a trusted site rather than shopping with a search engine or clicking on a link from an email. Go directly to the retailer site. Check the link make sure it displays the correct name.

2. Check for secure connections

Before you enter your information make sure the site is secure. The URL for the site will start with HTTPS:// (instead of just HTTP://) and an icon of a locked padlock will appear, typically in the status bar at the bottom of your Web browser.

3. Personal information not required

Online shopping sites do not need your social security number or birthdate to process your payment. Provide as little information as possible to complete the transaction.

4. Shop Privately

Use your own devices and intranet connection when shopping online; don't use a public computer or wifi. Consider using a secure checkout service like Pay Pal or Visa Checkout.

5. Use strong passwords

Create unique passwords with a combination of letters, numbers and symbols, don't use real words. Do not use the same passwords for multiple sites and make passwords very different from the passwords you use for online banking and other financial services.

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*

*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 11/1/16. Rates subject to change without notice and may change after account is opened. Visit [FreedomCU.org](#) to view our Rate and Fee Schedule.

CD & IRA RATES

Term	APY
6 Month	0.65% APY**
12 Month	0.70% APY**
18 Month	0.80% APY**
24 Month	1.15% APY**
30 Month	1.71% APY**
36 Month	1.55% APY**
48 Month	1.85% APY**
60 Month	2.25% APY**

**Annual Percentage Yield. Rates are accurate as of 11/1/16. Dividends are computed monthly on average daily balances of \$5 or more and posted monthly. Rate may change after Account is opened. Fees may reduce earnings. Terms and rates are subject to change without notice. Visit [FreedomCU.org](#) to view our Rate and Fee Schedule.

***APR Annual Percentage Rate. Rates accurate as of 11/1/16. 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.



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