

# Financial Focus

Organized 1934

*Working Together for Financial Freedom*

December 2016

## Fund Your Next Project



Thinking about upgrading your vacation plans, making home improvements or funding a special event? A personal loan is an affordable option to finance a big purchase or unexpected expense. **With rates as low as 5.99% APR\*, now is the time to apply!**

Learn more at [FreedomCU.org/LoanSale](http://FreedomCU.org/LoanSale).

\* Annual Percentage Rate (APR) will not be less than 5.99% or greater than 14.99%. Rates accurate as of 12/1/16. 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 5.99% APR for a term of 5 years would result in 60 monthly payments of \$193.30. 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.

## Focus Points

### Holiday Closings

**Christmas** - Sunday, December 25 and Monday, December 26

**New Years** - Sunday, January 1 and Monday, January 2

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

### Pictures With Santa

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](http://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.



## Cash Back Visa® Card



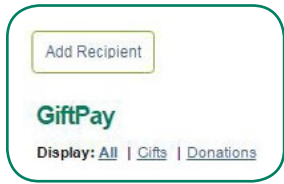
Give yourself a gift this holiday with 1% cash back on every purchase using your Cash Back Visa card.

**Learn more at [FreedomCU.org/CashBack](http://FreedomCU.org/CashBack)**

# Give a Gift that always Fits with GiftPay

Need some help with your holiday shopping? Our new Bill Pay service offers a quick and easy solution - GiftPay.

Ideal for everyone on your list, now you can send a festive gift check or thoughtful donation directly to anyone with just a few clicks.



Begin by logging into Online Banking, clicking on Bill Pay and selecting the GiftPay option. Click on the Add Recipient button to enter the name and address of the person you want to send a gift check. Once the information is added, you can use GiftPay to send your gift, and for your convenience the recipient's information will be stored for future gifts.

After adding and selecting a recipient, choose a check design for the occasion and add a personalized message. The gift check will be mailed directly to the recipient. Funds are withdrawn when the check is cashed.

You can also send donation checks in memory or in appreciation of someone you wish to honor. Simply select the donations option with GiftPay. You can enter the charity of your choice. You will have the option to request an acknowledgement from the organization and to create a personal email if you would like to notify others of your donation.

With GiftPay, you don't have to worry about stamps or trips to the post office. Plus, GiftPay gift checks cost less than most greeting cards, but still offer a range of colorful designs to suit the occasion and the option for personalization.

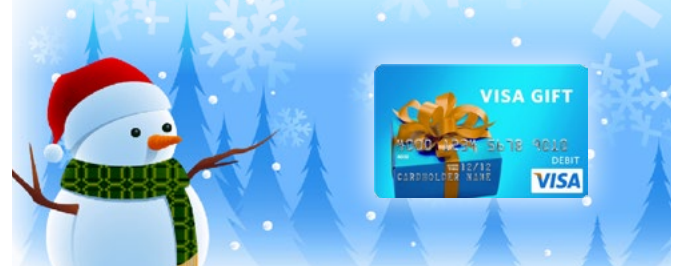
Get started with GiftPay by logging into Bill Pay in Online Banking today!

There is a processing fee of \$2.95 for every gift check and of \$1.99 for every donation with the email service. This fee will be deducted when the check is processed.



## Visa Gift Cards

Looking for some last minute gifts? A Visa gift card is the perfect choice – use it anywhere Visa credit cards are accepted. Available at all of our branches, pay only \$2.50 activation fee per card.



## 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	0.75% APY**
18 Month	0.85% APY**
24 Month	1.15% APY**
30 Month	1.30% APY**
36 Month	1.55% 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 12/1/16. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

\*\* Annual Percentage Yield. Rates are accurate as of 12/3/16. 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 12/1/16. 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.

† 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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