

Financial Focus

Organized 1934

Working Together for Financial Freedom

November 2018



For a limited time, receive

5% Cash Back on all purchases
and **BALANCE TRANSFERS!**

5%
CASH BACK

Enjoy the exclusive benefits of the Cash Back VISA®:

- **.99 APR** intro rate* for 6 months
- Cash back automatically deposited to your savings account
- No balance transfer fee
- No cash advance fee
- No foreign transaction fees
- Free Monthly FICO® score
- Plus, all of these added 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

Learn more or Apply Online at FreedomCU.org/CashBackVISA

*APR = Annual Percentage Rate. Balance transfers/cash advances/purchases during the promotional period (6 months from the date the card is opened) will be eligible for the .99% APR. Balance Transfers will receive 5% cash back. Balance Transfer must be at least \$500 and made within 60 days from the date the card is opened. Total amount of balance transfers during this period cannot exceed your credit limit. Balance transfers are subject to finance charges from the date they are posted to your account. Member is responsible for completing the balance transfer. Balance must remain through first billing cycle. 5% Cash Back reward will be applied by the 5th business day of the following month. All purchases made from November 1, 2018 through January 31, 2019 with the Cash Back card will receive 5% cash back deposited into the primary savings account at the credit union by the 5th business day of the following month. Purchases made after January 31, 2019 with the Cash Back card will receive 1% cash back deposited into the primary savings account at the credit union by the 5th business day of the following month. This offer is only available for new card applications during the promotional period. After the promotional period, the APR you receive on a VISA® Cash Back card will be a variable rate that will be adjusted monthly and will be the sum of an index plus a margin. The Index will be based on the highest Prime Rate as published in the Money Rates section of the Wall Street Journal in effect on the day the introductory rate expires, and subsequently, 10 days prior to the first day of each calendar quarter of each year. The Index plus our Margin equals your Interest rate. Changes in the Index will cause changes in the Interest Rate. Your rate will not be less than 10.9% or greater than 17.9%. All rates accurate as of 11/1/18. The maximum credit card limit per Member is \$30,000. The maximum unsecured debt per Member is \$30,000. Offer subject to credit approval. Not everyone will qualify. You must be at least 18 years of age. Offer is available for a limited time, may be withdrawn at any time and is subject to change without notice.

New Online and Mobile Banking Coming Soon!

Focus Points

Holiday Closings

Veterans Day - Monday, November 12

Thanksgiving - Thursday, November 22 and Friday, November 23

Although we will be closed, 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 18 at 2:00pm, at the 57th 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 8

9:30 - 11:30 am

Northeast Branch

Saturday

December 15

9:30 - 11:30 am



DEPOSIT RATES

Account Type	APY
Savings and Clubs	0.30% APY*
Checking	0.10% APY*
Money Market Tier 1	0.30% APY*
Money Market Tier 2	0.55% 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 11/1/18. 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	1.75% APY**
12 Month	2.50% APY**
18 Month	2.60% APY**
24 Month	2.90% APY**
30 Month	2.90% APY**
36 Month	3.15% APY**
48 Month	3.20% APY**
60 Month	3.25% APY**

**Annual Percentage Yield (APY). Rates are accurate as of 11/1/18. 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 11/1/18. Terms and rates are subject to change without notice. For Cash Back Card, 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****
Vehicle Loan	3.29% APR***
Home Equity Loan	3.49% APR***
Personal/Signature Loan	8.99% APR***

± 0.99% Introductory APR only available for new Cash BackCard 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 10.9% or greater than 17.9%. Offer subject to change without notice.



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