

Financial Focus

Organized 1934

Working Together for Financial Freedom

December 2019

FOR A LIMITED TIME ONLY!

1% CASH BACK

Personal Loan!

Get a new **Personal Loan** and we'll deposit 1% Cash Back into your savings account. Limited time offer through 12/31/19.

Earn 1% Cash Back on your Personal Loan.*

\$ Loans can be used for a number of purposes:

- Home repairs or improvements
- Finance a large purchase – appliances or furniture
- Fund a special event – a wedding or a special trip
- And more

\$ Fixed rates as low as 8.99%*

\$ No monthly fees or prepayment penalties

\$ Flexible terms and payment plans

\$ Customized service for efficient processing

\$ Loan Payment Protection – Life, Disability and Involuntary Unemployment

Learn more or Apply Online at FreedomCu.org/LoanPromo

* APR = Annual Percentage Rate. APR will not be less than 8.99% or greater than 17.99% (for example, \$10,000 borrowed at a rate of 8.99% for a 60-month term would be a monthly payment of \$207.55 per month). The interest rate you receive and the amount you may borrow will be based on your credit history and are subject to approval. The minimum approved loan amount is \$500, up to \$30,000. Final approval subject to complete underwriting criteria. Loan proceeds may not be used to refinance any existing loan with Freedom Credit Union. Other conditions apply. This offer cannot be combined with any other offer or promotion. Rates accurate as of 9/30/19 and subject to change without notice. Promotion rebate will be equivalent to 1% of original loan amount. Loan term cannot be less than 36 or greater than 72 months. If the account is in good standing and the criteria is met a single payment of 1% of the total loan will be deposited into the Savings account of the Primary Member on the loan by the 25th of the following month. Credit Union membership eligibility requirements apply. One offer per member. Federally insured by NCUA.

Get our Cash Back VISA® Card and get \$200* in Cash!

No purchase necessary, get cash! – *No Gimmicks!*



\$ We will deposit \$200* into your primary savings account.

No gimmicks!

\$.99% APR** intro rate for 6 months. Rates as low as 10.9% after promotion***

\$ 1% Cash Back on all purchases automatically deposited to your savings account each month.

\$ NO Balance Transfer fee.

\$ NO Annual fee.

\$ NO Cash Advance fee.

\$ NO Foreign Transaction fee.

\$ 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

* Promotion is only valid for NEW VISA Credit Card Loans opened from October 1 – December 31, 2019 with a minimum credit limit of \$2,500.00. If criteria is met and the member is in good standing, member's Primary Savings Account will receive the \$200 incentive by the 25th of the following month after the new VISA Credit Card is opened. 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.

** 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 are subject to finance charges from the date they are posted to your account. All purchases made 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.

*** After the promotional period, the APR you receive on a VISA Cash Back card will be a variable rate that will be adjusted quarterly 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 10/01/19. 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.

Focus Points

Holiday Closings

Christmas - Wednesday, December 25

New Year's Day - Wednesday, January 1

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

Pictures with Santa

Warminster Branch - Saturday, December 7 | 9:30 - 11:30 am Northeast Branch - Saturday, December 14 | 9:30 - 11:30 am

Don't Miss Out on Winter Skip-a-Pay

Take a break from your expenses this holiday with Skip-a-Pay. Eligible members with an auto or personal loan can skip their December or January loan payment for just a low \$28 processing fee.*



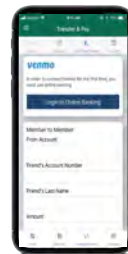
To skip your payment, simply visit FreedomCU.org/SkipAPay. Enter your loan information and your next payment will be skipped! Payments may only be skipped using our online form and if you have more than one loan you'd like to skip you will need to enter them separately.

*The promotion is only valid for loan payments due in December 2019 or January 2020. A \$28 processing fee per loan will be automatically deducted from your Checking Account and the funds must be in your Account at the time your application is processed or it will be declined. If you do not have a Checking Account, the fee will be taken from your Primary Savings Account. Loan payments can be skipped only on Personal or Vehicle Loans. In order to qualify for this promotion, all Accounts and Loans must be in good standing and each Loan cannot be skipped more than twice per year (once per promotion period). After skipping the payment, your regular monthly payments will resume in accordance with your existing payment schedule. Interest will continue to accrue during the month skipped and your term will be extended by one month. To ensure proper processing please submit your skip request a minimum of two business days prior to the date your loan payment is due. The Skip-a-Pay request will not be accepted if it is submitted on the day payment is due or after the payment due date.

Did you know.....

you can now pay a friend through Online and Mobile Banking

Mobile: Click "Transfer & Pay" on the sidebar on the left hand side then go to "To & From Friends". From there simply click on the contact you'd like to pay or request and type in the Amount and Description.



Online: Click "Transfer & Pay" at the top of the page. Click the option "To & From Friends" from there. Click the search bar and it will drop down your recent Venmo friends you can choose from or you can type in the name of the person you want to pay or request money from. Once you have chosen your contact, enter the amount and what it is for and whether you want to request money or pay that contact.



CD & IRA RATES

Term	APY
6 Month	1.60% APY*
12 Month	1.90% APY*
18 Month	1.95% APY*
24 Month	2.00% APY*
30 Month	2.05% APY*
36 Month	2.10% APY*
48 Month	2.15% APY*
60 Month	2.20% APY*

*Annual Percentage Yield (APY). Rates are accurate as of 10/4/19. Minimum deposit of \$500 (\$250 for Youth CD 25 or younger). 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.

**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 9/1/19. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

***APR Annual Percentage Rate. Rates accurate as of 9/1/19. 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.

‡ The interest rate you receive will be based on your credit history. Rate will not be less than 10.9% or greater than 17.9%. 0.99% Introductory APR applies to all purchases, cash advances, and balance transfers made using the Freedom Visa Cash Back card during the 6-month introductory period. This offer is only available for new Card applications. Card issuance subject to final approval. Cannot be combined with any other offer. Offer subject to change without notice. Any minimum, fixed, transaction, activity or similar charge that is a finance charge under §1026.4 that could be imposed. This includes any transaction fees associated with the credit card.

DEPOSIT RATES

Account Type	APY
Savings and Clubs	0.25% APY**
Checking	0.10% APY**
Money Market Tier 1	0.25% APY**
Money Market Tier 2	0.55% APY**

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***



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