

# Financial Focus

Organized 1934

*Working Together for Financial Freedom*

August 2014

## You asked...and we listened!

Coming soon...Freedom Credit Union's

**1% Cash Back Platinum Visa®**

Stay tuned for more details on this fabulous new Freedom credit card!



## Summer Skip a Pay is Here For One More Month



Qualifying Freedom Members with an auto or personal loan who received our Skip-a-Pay postcard, may skip one payment this August for a low \$28 processing fee.\* This time, we've made it even easier to skip your payment. Simply visit FreedomCU.org and click on the homepage banner. Enter your loan information and your next payment will be skipped. Please note that the only way to skip your payment is online and that if you have more than one loan you'd like to skip, you will need to enter them separately.

\*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. If you miss your loan payment due date for the month the Skip-A-Payment online form is due, your skip will be declined even if we received the online form on time. The \$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.



## Attention First Time Home Buyers!

### Freedom Offering 3% Down Payment on a Mortgage

Freedom is committed to helping with the goal of homeownership. If you are a first time buyer, our lenders are familiar with the Greater Philadelphia real estate market and will walk you through the process from start to closing. And, right now, Freedom is offering a very low 3% down payment on a Mortgage Loan for its Members!

#### Freedom's Mortgages Offer:

- Low rates on fixed and adjustable rate mortgages
- Quick decisions on pre-approval for better purchasing power
- Flexible terms for affordable payment plans
- Free access to several home-buying resources
- In-house processing for more efficiency
- Local, personalized service right here in the Greater Philadelphia region

For more information, call 215-612-5900 or visit FreedomCU.org.

## Focus Points

### Holiday Closings

Labor Day – Monday, September 1, 2014

### Member Appreciation Events

- Northeast Branch, Saturday, August 16th, 9am-11:30am
- Warminster Branch, Saturday, September 13th, 9am-11:30am

### Abington Movie in the Park

Friday, September 19th begins at dusk

### Freedom Credit Union Annual Meeting

Tuesday, September 23rd at 6pm at Spring Mill Manor



# Need a New Car?



## Your Freedom Credit Union Membership Gives You Three Great Ways To Save On a New Vehicle Purchase!

First, General Motors is offering all current and eligible Freedom Credit Union Members preferred pricing on most new GM vehicles.\* Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to see how much you can save and request your GM Authorization Number. Secondly, our Members can save big with great low rates when you finance your new vehicle through Freedom Credit Union. Contact us at 215-612-5900 to find out more about your vehicle financing options. Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. So start saving today!

\*GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. (All fuel economy ratings below are EPA Estimates) The new Chevrolet Cruze Eco, with it's 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).

# Avoid Online Banking Fraud

**At Freedom Credit Union, your online security and identity is of the utmost importance to us and we want you to know that we are doing everything we possibly can to ensure that your information remains safe with us. Here are a few tips you can follow to avoid your information getting into the wrong hands:**

- ✓ Be sure to use unique passwords for all financial online accounts.
- ✓ Change your passwords every 60 days for all financial accounts.
- ✓ Do not save credit or debit card, banking account or routing numbers, or other financial information, on your computer, phone or tablet.
- ✓ Be careful about using a password on mobile devices - be sure to set your devices to automatically lock after a selected period of time to ensure no one can access your smartphone, tablet or laptop.
- ✓ Do not provide your secure financial information over the phone or Internet if you are unsure of who is asking for it - remember, your financial institution will never contact or text you asking for personal or banking information.
- ✓ Be aware of the location of your mobile devices (smartphones, tablets) at all times and only log on financial websites when you have a secure, safe and trusted Internet connection.
- ✓ Run anti-virus and malware protection programs to actively monitor and secure your PC.
- ✓ Use extreme caution when using public computers and avoid accessing sensitive data that could be captured by the host providing free access.
- ✓ Contact Freedom Credit Union immediately if you think your online identity has been compromised because the sooner you alert proper authorities about suspicious activity, the sooner it can be resolved.

## LOAN RATES

Account Type	As Low as
VISA® Classic or Gold Card	0.99% APR**
Vehicle Loan	2.99% APR*
Home Equity Loan	2.99% APR*
Personal/Signature Loan	7.99% APR*

\*APR Annual Percentage Rate. Rates accurate as of 5/15/14. 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](http://FreedomCU.org) for more information.  
 † 0.99% Introductory APR only available for new 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 8.9% or greater than 17.9%. Offer subject to change without notice.



**Main Telephone:** (215) 612-5900

**Main Fax:** (215) 612-5939

**Telephone Teller:** (215) 612-5919  
(877) 612-5919 (Outside The Local PA Area)

### Call Center Hours

8:00 AM - 6:00 PM (M-Th)  
8:00 AM - 7:00 PM (F)  
9:00 AM - 12:00 PM (Sa)

**Website, Online Banking, Loan Application and Shared Branching:** [FreedomCU.org](http://FreedomCU.org)

**ABA Routing/Transit #:** 2360-8475-1

### Operations Center

CenterPointe Office Center  
626 Jacksonville Road, Suite 250 • Warminster, PA 18974

### CONSOLATION BRANCH

4900 Princeton Avenue • Philadelphia, PA 19135

9:00 AM - 4:30 PM (M-W)  
9:00 AM - 6:00 PM (Th)  
9:00 AM - 7:00 PM (F)  
9:00 AM - 12:00 PM (Sa, Su)

### SEARS BRANCH

Cottman & Bustleton Avenues • Philadelphia, PA 19149

9:30 AM - 4:30 PM (M-W)  
9:30 AM - 6:00 PM (Th)  
9:30 AM - 7:00 PM (F)  
9:00 AM - 12:00 PM (Sa)  
10:00 AM - 1:00 PM (Su)

### ABINGTON BRANCH

1440 Old York Road • Abington, PA 19001  
(See Hours Below)

### LANSDALE BRANCH

Hillcrest Shopping Center  
636 East Main Street • Lansdale, PA 19446  
(See Hours Below)

### NORTHEAST BRANCH

10400 Drummond Road • Philadelphia, PA 19154  
(See Hours Below)

### WARMINSTER BRANCH

25 Jacksonville Road • Warminster, PA 18974  
(See Hours Below)

9:00 AM - 4:30 PM (M-W)  
9:00 AM - 6:00 PM (Th)  
9:00 AM - 7:00 PM (F)  
9:00 AM - 12:00 PM (Sa)

### Board Of Directors

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George Madden, Vice Chairman  
Christopher McGinley, Secretary/Treasurer  
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Marie Sejda, Member  
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Charles Whiting, Member

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 Wade Birchfield, Member  
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