

Financial Focus

Organized 1934

Working Together for Financial Freedom

August 2015

Home Loan Checkup



Are you ready to refinance?

- Do you have the right loan product for you?
- Do you have the best rate and term available?
- Do you want to use the equity in your home?

At Freedom, refinancing your home loan is quick, easy and affordable, and with rates still at historic lows now is the time for a free, no obligation home loan checkup. Just complete our brief online home loan checkup form and one of our lending specialists will work with you to find the lending option that fits your needs.

With Freedom's low rates, flexible terms, and low closing costs – the time is right to refinance! Find out how much you can save!

Visit FreedomCU.org/HomeLoanCheckup to get started.

New and Improved ATMs Come to Freedom

Updated ATMs have arrived at select Freedom branches. The new ATMs provide increased accessibility, enhanced security and improved user experience.

The machine has a larger, brighter touchscreen offering various transaction options and an intelligent deposit system that reads checks and cash. The machine accepts stacks of 30 checks and 50 bills – all without an envelope. The cutting edge technology provides the most consistent service in the industry, as well as the latest in security and fraud protection.



You can try one of these new machines now at the Warminster, Abington, and Lansdale branches and soon at the Consolation branch. If you have any questions ask the branch staff for a demonstration.

Don't Miss Out on the Summer Skip-a-Pay



Take a vacation from your expenses this August with Freedom Skip-a-Pay. Eligible members with an auto or personal loan can skip their August 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. If you already skipped a payment in July you are not eligible to skip in August.

*The \$28 processing fee per loan will be automatically deducted from your Checking Account. 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. If you miss your loan payment due date for the month the Skip-A-Payment coupon is due, your skip will be declined even if we received the coupon on time.

Make a Referral, Earn Cash

- \$25 when someone you refer is accepted as a member and opens a savings account
- \$50 when someone you refer applies for and closes on a loan
- \$100 when someone you refer applies for and closes on a mortgage

Make your referral at FreedomCU.org



Scholarship Award Winners

Freedom Credit Union awarded three graduating high school students with educational scholarships, \$2,000 each, to be used for their university education. Freedom is pleased to recognize the 2015 recipients, pictured from left to right with John F. King, President/CEO:



- Eric Robinson from Palmyra, New Jersey who will attend Villanova University and major in Mechanical Engineering
- Sabrina Otero from Philadelphia, Pennsylvania who will attend Gwynedd Mercy University and major in Education
- Kyle Davis from Wyncote, Pennsylvania who will attend Northeastern University and major in Biology

Thank you to all of the members who entered, we enjoyed your essays and wish you all the best in your academic future.



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)

FreedomCU.org

Online Banking, Open an Account, Loan Application and Shared Branching Information

ABA Routing/Transit #: 2360-8475-1

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)

Operations Center

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

Get a Loan on the Go

Apply for a Freedom credit card, auto or personal loan from your mobile device

Easy Application – Fast Approval
Learn more at FreedomCU.org/mobile

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 8/1/15. 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 | 0.35% APY** |
| 12 Month | 0.50% APY** |
| 18 Month | 0.65% APY** |
| 24 Month | 1.05% APY** |
| 36 Month | 1.45% APY** |
| 48 Month | 1.75% APY** |
| 60 Month | 2.10% APY** |

**Annual Percentage Yield. Rates are accurate as of 8/1/15. 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 8/1/15. 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® Platinum or Gold Card | 0.99% APR**** |
| Vehicle Loan | 2.99% APR*** |
| Home Equity Loan | 3.24% APR*** |
| Personal/Signature Loan | 8.49% APR*** |

† 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.

Board Of Directors

Joseph Yerkes, Chairman
George Madden, Vice Chairman
Christopher McGinley,
Secretary/Treasurer
Andrew Folino, Member
Marie Sejda, Member
Lowell A. Tinner, Member
Charles Whiting, Member

President/CEO

John F. King
Credit Committee
John F. King, Chairman
Rick MacLeod, Secretary
Victor Derrick, Member
Supervisory Committee
Crystal Barnett, Chairperson
Wade Birchfield, Member
Steven J. Turco, Member

