

Financial Focus

Organized 1934

Working Together for Financial Freedom

August 2016



System Conversion Weekend October 1 – October 3

The core conversion will take place the weekend of October 1st. Our Operations Center and branch offices will close after regular hours on Friday, September 30, 2016 and reopen on Tuesday, October 4, 2016.

We will be sending important conversion information to you through email and to the address on record for your account. Please take the time to make sure your contact information is correct. To make a change to your address or email please login to online banking and select the update button at the bottom of the navigation bar.

Update Address

Add / Update
Email

Jump Start Your Savings
with our new 30 month term CD

1.71% APY*



Build your savings quickly with our high yield 30 month term Share Certificate of Deposit*. Enjoy the stability of a CD with a predictable high yield and no long term commitment.

Take advantage of this limited time offer!
New money only.

Purchase your CD at one of our conveniently located branch offices.

*Limited time offer, 30-month CD and IRA CD with a 1.71% APY. A minimum deposit of \$500 of **new money to the credit union** (\$250 for Youth CD - 25 or younger) is required to open the account and earn the promotional APY. After the promotional term, the CD will auto-renew for a 30-month term at the applicable rate. Primary Savings Account required for Membership with a \$5 minimum balance. For Members under age 12, a Joint Savings Account Owner 18 or older is required. Regulations prohibit payment in excess of available earnings. Penalty will be applied for early withdrawal. Fees may reduce earnings. Promotion cannot be combined with other offers. Offer is subject to change without notice and may be rescinded at any time. For additional rates and terms visit FreedomCU.org

Freedom Cards Compatible with Samsung, Android, and Apple Pay



Members can now add their Freedom Visa® credit and debit cards to their smart device to make purchases. Our cards are now compatible with Samsung, Android, and Apple devices. Your digital card will be accepted virtually anywhere you can swipe or tap your card. Neither the merchant or your device stores the payment information and each transaction is unique, so your account details are protected.

To learn more visit FreedomCU.org/MobilePay or click on the icon below to link to the support center for your device

SAMSUNG
pay



Apple Pay

Note: Only compatible with select Samsung, Android, and Apple devices.

CASH BACK Visa®

LIKE NO OTHER CARD IN YOUR WALLET



If you use a credit card,
you should be using a
Freedom Cash Back Visa.

1% cash back on
all purchases

Not only do we give you cash back, we
deposit it directly into your savings account!

Apply online at FreedomCU.org/Cards

Use the Equity in your Home to Fund your Next Adventure



Whether you are planning a once-in-a-lifetime vacation or making home improvements, a low-interest home equity loan can help you make your dreams a reality.

A Home Equity Loan or Line lets you borrow money using the equity in your home as collateral. Unlike almost any other consumer loan type, the interest on a home equity loan or HELOC is likely to be tax-deductible (consult your tax advisor).

With a home equity loan, you borrow a lump sum of money repayable over a fixed term, usually five to 15 years, giving you the security of a locked-in rate and a consistent monthly payment.

A HELOC is like any other type of open-ended credit. You can borrow money as needed, up to the established credit limit, by making a transfer into your checking account. A HELOC is a variable-rate loan, so your monthly payments will change based on your outstanding balance and fluctuations in the prime rate.

Contact Michele Coppola, Mortgage Loan Officer, at 215-674-8563 or coppolam@freedomcu.org to find out more about our home equity loan products.



Eligible Members, take a vacation from your loan payment with Skip-A-Pay

For complete details, visit FreedomCU.org/SkipAPay

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 8/1/16. 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	0.65% APY**
12 Month	0.70% APY**
18 Month	0.80% APY**
24 Month	1.15% APY**
30 Month	1.71% APY**
36 Month	1.55% APY**
48 Month	1.85% APY**
60 Month	2.25% APY**

**Annual Percentage Yield. Rates are accurate as of 8/1/16. 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 8/1/16. 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.

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***

† 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.

Focus Points

**Holiday Closing - Labor Day
Monday, September 5**

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



Board Of Directors

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