

Financial Focus

Organized 1934

Working Together for Financial Freedom

August 2018

New and Used Auto Financing Tools

One Click



The purchase of a car likely will be the second largest expenditure you have, second only to the purchase of a home. Whether you desire the shiny, brand new one, or if you are content with finding a reliable used one, we offer tools to help you get the most for your money.

Vehicle Buying Advisor

If you have just started looking or you are ready to buy, be sure to call a Vehicle Buying Advisor to guide you through the entire purchasing process. Helping you find the right car at the right price, this FREE service can save you time and money! To get started call 215-612-6132 or email venezialej@FreedomCU.org.

Dedicated Loan Specialists

We have specially trained dedicated loan specialists to help guide you through the lending process. Armed with competitive rates and flexible terms, they will work with you to find the financing option that works best for you.

Great Rates and Secure Financing

Don't waste hours at the dealership or guessing at what you can afford. We offer competitive rates and an easy online application process. It only takes minutes to apply and we offer fast approvals. We provide quick pre-approvals and auto-drafts, so you can have cash in hand when you are ready to purchase.

Refinancing

Many Members Save Thousands with Lower Vehicle Loan Payments. Even if you got a great deal on your car or truck, refinancing into our low, fixed rates may really lower your payments. It could also save you thousands of dollars over the life of your loan or lease. And, we make it easy to refinance a vehicle loan that you have with another lender.

TrueCar

Purchasing or Leasing, we give you confidence that prices from our dealers are honest and fair. Looking for a used car? We have that covered too. See what others paid, get guaranteed savings, and receive competitive auto loan rates.

Contact our Consumer Lending Department at 215-612-5900 (option 4) to learn more or **apply online at FreedomCU.org/Auto**.

Fund Your Next Project
personal loan rates
as low as **8.99% APR***



*The interest rate you receive will be based on your credit history. Annual Percentage Rate (APR) will not be less than 8.99% or greater than 17.99%. Rates accurate as of 8/1/18. Loan minimum is \$500. The interest rate you receive and the amount you may borrow will be based on your credit history and are subject to approval. Advertised rates and terms are subject to change without notice. Loan proceeds may not be used to refinance any existing loan with Freedom Credit Union. Loan subject to final approval. Credit union membership required, eligibility requirements apply

Refer a Member, Earn Cash



Share the benefits of your credit union with friends and family and you can earn up to \$100 for every new member you refer.* New members should open their account online; they will need to include the promotional code R9 and your name when asked for the referring member information.

| Incentives (One per new member) | New Member receives | Referring Member receives |
|---|---------------------|---------------------------|
| New member joins FCU opens Savings account | \$25 | \$25 |
| New member joins FCU opens Savings, Checking, eStatements, and Check Card | \$50 | \$50 |
| New member joins FCU opens Savings, Checking, eStatements, Check Card, and Direct Deposit | \$100 | \$100 |

*Limited time offer. Promotion Code R9 and referring Member information must be provided during the application process, retroactive referrals will not be eligible. Maximum incentive is \$100 per New Member Referring Member relationship. The incentive is only for new member accounts, not new accounts for existing members or joint members and is based on account openings, not applications. Each person can only be a new Member once. A Joint Savings Account Owner or Custodian age 18 or older is required for Members under 12. For a checking account and check card all parties on the account must be 16 or older. If criteria is met and the referring member is in good standing, Referring and New Members' Primary Savings Accounts will each receive the \$25 or \$50 incentive by the 25th of the following month after the new Primary Savings Account is opened, the second \$50 for Direct Deposit will be deposited once the Direct Deposit has been processed and verified. 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. Offer is subject to change without notice and cannot be combined with any other offer.

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

For complete details, visit FreedomCU.org/SkipAPay



CHECK OUT OUR NEW RATES!

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 (APY). 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 8/1/18. 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 | APY |
|----------|------------------------|-------------|
| 6 Month | 0.75% APY** | 1.00% APY** |
| 12 Month | 1.70% APY** | 1.80% APY** |
| 18 Month | 1.75% APY** | 1.85% APY** |
| 24 Month | 1.90% APY** | 2.00% APY** |
| 30 Month | 2.10% APY** | 2.15% APY** |
| 36 Month | 2.25% APY** | 2.30% APY** |
| 48 Month | 2.35% APY** | 2.45% APY** |
| 60 Month | 2.65% APY** | 2.75% APY** |

**Annual Percentage Yield (APY). Rates are accurate as of 8/1/18. 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.

LOAN RATES

| Account Type | As Low as |
|-------------------------|---------------|
| VISA® Cash Back Card | 0.99% APR**** |
| VISA® Gold Card | 8.90% APR*** |
| Vehicle Loan | 3.04% APR*** |
| Home Equity Loan | 3.49% APR*** |
| Personal/Signature Loan | 8.99% APR*** |

***APR Annual Percentage Rate (APR). Rates accurate as of 8/1/18. 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. † 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 3**

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

Coming Soon
New Online and Mobile Banking



Board Of Directors

Christopher McGinley, Chairman
George Madden, Vice Chairman
Charles M. Whiting, Secretary/
Treasurer
Joseph Yerkes, Member
Andrew Folino, Member
Marie Sejda, Member
Lowell A. Tinner, Member
Associate Directors
Matthew Malinowski
Vincent M. Rutland
Donald Woods

President/CEO

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

