

Financial Focus

Organized 1934

Working Together for Financial Freedom

August 2019

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.

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.

Apply online at FreedomCU.org/Auto or contact our Consumer Lending Department at 215-612-5900 (option 4).

One Click

TRUECar. PRICE RATING

- Great Price
- Good Price
- All Prices



New Online and Mobile Banking Coming this month!



- Apply for a Loan
- Open Additional Shares
- Order Checks
- Security Alerts
- View all Accounts and Transactions

Check your mailbox or email for login instructions

Scholarship Award Winners

Freedom Credit Union awarded three area students with educational scholarships. Each winner received \$2,000 to be used for educational expenses. We are pleased to recognize the 2019 recipients:

- Audrey Champagne, who will be attending LaSalle University.
- Malaysha Clark, who will be attending East Stroudsburg University.
- Nydia C. Fuller, who will continue her education at Walden University.
- Lauren Sabater, who will be attending Penn State University.
- Michael P. Wible Jr., who will be attending Temple University.



Front Row (left to right): Audrey Champagne, Michael P. Wible Jr., Malaysha Clark

Back Row (l to r): Sandra Dworecki, Sherry Voce, Denise Puchalski, Victor Derrick, Dion Durham, Kevin Quinn

Scholarship winners not in photo: Nydia C. Fuller, Lauren Sabater

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



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

For complete details, visit FreedomCU.org/SkipAPay

CD & IRA RATES

Term	APY
6 Month	1.75% APY*
12 Month	2.30% APY*
18 Month	2.30% APY*
24 Month	2.35% APY*
30 Month	2.40% APY*
36 Month	2.45% APY*
48 Month	2.50% APY*
60 Month	2.70% APY*

*Annual Percentage Yield (APY). Rates are accurate as of 7/18/19. 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 8/1/19. 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 8/1/19. 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 11.4% 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	0.40% APY**
Checking	0.10% APY**
Money Market Tier 1	0.40% APY**
Money Market Tier 2	0.70% 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***

Focus Points

Holiday Closing - Labor Day Monday, September 2

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



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