

Financial Focus

Organized 1934

Working Together for Financial Freedom

December 2015

A Happier Holiday with 1% Cash Back

Treat yourself this holiday season and earn 1% cash back on every purchase you make with our Visa Cash Back card. To sweeten the deal, during the month of December we're also offering 1% cash back on balance transfers of \$500 or more.* Not only is there no balance transfer fee, but Visa Cash Back cardholders can get paid for money already spent by transferring the balance from other high interest credit cards to the Visa Cash Back card.



The Visa Cash Back card is like no other card in your wallet. Earn 1% cash back on every purchase with no annual fee and a low introductory rate of 0.99% APR.** Apply online at FreedomCU.org.

*The cash back on balance transfers promotion is only available for the Visa Cash Back card. The promotion period is from 12/1/2015 to 12/31/15. The balance transfer must be for \$500 or more to be eligible for the cash back offer. Balance transfers and advances are considered cash advances, and therefore subject to finance charges from the date they are posted to your account. Member is responsible for completing the balance transfer. Balance must remain through first billing cycle. 1% Cash Back reward will be applied by the 5th business day of the following month. This promotion cannot be combined with any other offer and is subject to change without notice. Balance transfers from other Freedom cards are not eligible for cash back offer. Offer subject to credit approval. Not everyone will qualify for the Visa Cash Back card. You must be at least 18 years of age. Credit Union membership is required, eligibility requirements apply.

**APR = Annual Percentage Rate. The 0.99% Introductory APR applies to all purchases, cash advances, and balance transfers made using Cash Back Rewards cards during the six month introductory period. This offer is only available for new Card applications. After that, the fixed APR you receive on a Visa Cash Back card will be based on your credit history and will not be less than 9.9% or greater than 17.9%. All rates accurate as of 11/1/15. The maximum credit card limit per Member is \$20,000. The maximum unsecured debt per Member is \$30,000. Card issuance subject to final approval.

Drive Down the Cost of your Auto Loan



Looking for a little extra cash this holiday season? Consider refinancing your auto loan with Freedom Credit Union. With our low rates and flexible terms you can start saving today.

Even if you got a great deal on your car or truck, you may still be paying too much. Find out how much you can save – visit FreedomCU.org/RefiMyAuto to apply online or complete the information form and one of our experienced member lending consultants will contact you.

Refinance now and put more cash back in your pocket!

Pictures with Santa



Santa and Mrs. Claus are coming to Freedom Credit Union. Don't miss this holiday tradition, bring a nonperishable food item for the St. John's food pantry and get a free photo with Mr. and Mrs. Claus. All branches will be

collecting nonperishable food items for the pantry from Monday, December 1 through Friday, December 11.

Northeast Branch
Saturday, December 5
9:00 to 11:00 AM

Warminster Branch
Saturday, December 12
9:00 to 11:00 AM

Focus Points

Holiday Hours

Christmas Eve – Thursday, December 24 – Early closing at 1:00 PM

Christmas Day – Friday, December 25 – Closed

New Year's Eve – Thursday, December 31 – Early closing at 5:00 PM

New Year's Day – Friday, January 1 – Closed

Our branches and office will be closed, but mobile banking, online banking, telephone teller and our Credit Union network of ATMs will be available.



Financial News & Information For
The Valued Members of Freedom Credit Union

Don't Miss Out on Winter Skip-a-Pay



Take a break from your expenses this holiday with Skip-a-Pay. Eligible members with an auto or personal loan can skip their December or January 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.

*The promotion is only valid for loan payments due in December 2015 or January 2016. A \$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. 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. To ensure proper processing please submit your skip request a minimum of two business days prior to the date your loan payment is due. The Skip-a-Pay request will not be accepted if it is submitted on the day payment is due or after the payment due date.

eStatement Sweepstakes Winner

Congratulations to Cynthia K., winner of our October eStatement Sweepstakes. Cynthia won a free iPad simply for enrolling in eStatements.

All Members can benefit from the ease and convenience of eStatements. Enroll today through online banking, the call center, or at your local branch.

Enhanced Refer a Member Continues



Share the benefits of Freedom with your friends and family and earn up to \$100 for every new Member you refer.* To make a referral, just be sure that your friend or family member lives, works, worships, volunteers or goes to school in Bucks, Chester, Delaware, Montgomery,

or Philadelphia County. Each new application needs to include the promotional code R9* and the name of the referring Member to be eligible for the incentive.

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

*Promotion valid from 11/1/15 - 12/31/15. 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.

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*

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**
36 Month	1.55% APY**
48 Month	1.75% APY**
60 Month	2.10% APY**

LOAN RATES

Account Type	As Low as
VISA® Platinum or Gold Card	0.99% APR***
Vehicle Loan	2.49% APR***
Home Equity Loan	3.24% APR***
Personal/Signature Loan	8.99% APR***

*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.

**Annual Percentage Yield. Rates are accurate as of 11/19/15. 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 12/1/15. 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.

† 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.

Visa Gift Cards

Looking for some last minute gifts? A Visa gift card is the perfect choice – use it anywhere Visa credit cards are accepted. Available at all of our branches, pay only \$1.50 activation fee per card.



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