

Financial Focus

Organized 1934

Working Together for Financial Freedom

December 2018

Hurry, offer ends soon!



For a limited time, receive
5% Cash Back on all purchases
and **BALANCE TRANSFERS!**

5%
CASH BACK

Enjoy the exclusive benefits of the Cash Back VISA®:

- **.99% APR** intro rate* for 6 months
- Cash back automatically deposited to your savings account
- No balance transfer fee
- No cash advance fee
- No foreign transaction fees
- No annual fee
- Free Monthly FICO® score
- Plus, all of these added benefits... Roadside Dispatch, Auto Rental Collision Damage Waiver, Travel & Emergency Assistance Services, Warranty Manager Service, Cellular Telephone Protection, Emergency Medical/ Dental Benefit, VISA® Concierge Service, and Travel Accident Insurance

Learn more or Apply Online at FreedomCU.org/CashBackVISA

*APR = Annual Percentage Rate. Balance transfers/cash advances/purchases during the promotional period (6 months from the date the card is opened) will be eligible for the .99% APR. Balance Transfers will receive 5% cash back. Balance Transfer must be at least \$500 and made within 60 days from the date the card is opened. Total amount of balance transfers during this period cannot exceed your credit limit. Balance transfers are 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. 5% Cash Back reward will be applied by the 5th business day of the following month. All purchases made from November 1, 2018 through January 31, 2019 with the Cash Back card will receive 5% cash back deposited into the primary savings account at the credit union by the 5th business day of the following month. Purchases made after January 31, 2019 with the Cash Back card will receive 1% cash back deposited into the primary savings account at the credit union by the 5th business day of the following month. This offer is only available for new card applications during the promotional period. After the promotional period, the APR you receive on a VISA® Cash Back card will be a variable rate that will be adjusted monthly and will be the sum of an index plus a margin. The Index will be based on the highest Prime Rate as published in the Money Rates section of the Wall Street Journal in effect on the day the introductory rate expires, and subsequently, 10 days prior to the first day of each calendar quarter of each year. The Index plus our Margin equals your Interest rate. Changes in the Index will cause changes in the Interest Rate. Your rate will not be less than 10.9% or greater than 17.9%. All rates accurate as of 11/1/18. The maximum credit card limit per Member is \$30,000. The maximum unsecured debt per Member is \$30,000. Offer subject to credit approval. Not everyone will qualify. You must be at least 18 years of age. Offer is available for a limited time, may be withdrawn at any time and is subject to change without notice.

New Online and Mobile Banking Coming Soon!

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 2018 or January 2019. 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.

Focus Points

Holiday Closings

Christmas - Tuesday, December 25
New Year's Day - Tuesday, January 1

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

Pictures with Santa

Warminster Branch - Saturday, December 8 | 9:30 - 11:30 am
Northeast Branch - Saturday, December 15 | 9:30 - 11:30 am

CD & IRA RATES

Term	APY
6 Month	1.75% APY*
12 Month	2.50% APY*
18 Month	2.60% APY*
24 Month	2.90% APY*
30 Month	2.90% APY*
36 Month	3.15% APY*
48 Month	3.20% APY*
60 Month	3.25% APY*

*Annual Percentage Yield (APY). Rates are accurate as of 12/1/18. 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.

**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 12/1/18. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

***APR Annual Percentage Rate. Rates accurate as of 12/1/18. Terms and rates are subject to change without notice. For Cash Back Card, 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 BackCard 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 10.9% or greater than 17.9%. Offer subject to change without notice.

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**

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***



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