

Financial Focus

Organized 1934

Working Together for Financial Freedom

February 2014

Go Ahead... You've Earned It Earn A \$200 Visa® Gift Card When You Get A Freedom Auto Loan!*

You've always put others first. From your children to your job, your focus was on the well-being of those around you.

Well now, it's your turn. Make this year your most stylish yet by purchasing that vehicle you've always wanted. With Freedom's excellent Vehicle Loan rates and Vehicle Buying Advisor, the car of your dreams is within reach!

By financing your Loan with Freedom, you can take the cash back offered by the dealer and save in the long run. And as an added incentive, if you close on an Auto Loan with Freedom by the end of this month, **we will give you a \$200 Visa Gift Card!**

Take a look at your savings when you put Freedom's buying expertise and exclusive dealer offers to work for your bottom line:

Vehicle Sale Price: \$30,000		
	Dealer Financing	Freedom Credit Union
Interest Rate	0%	2.99% **
Manufacturers' Rebate	\$0	\$3,000
Amount Financed	\$30,000	\$27,000
3-Year Total Interest Paid	\$0	\$1,260.44
Total Payments of	\$30,000	\$28,260.44
FCU financing with a dealer rebate saves...		\$1,739.56

This chart is a comparison of the projected total of interest payments over a 3-year repayment term.

Click here to learn more about Freedom Auto Loans and about how you can take advantage of this great Visa Gift Card promotion!

*\$200 Visa Gift Card incentive applicable only on Vehicle Loans of \$25,000 or more. Offer valid on Loans opened 1/1/14 to 2/28/14. Other terms and restrictions may apply.

**APR=Annual Percentage Rate. Rates accurate as of 1/14/14. The interest rate you receive will be based on your credit history. APR will not be less than 2.99%, or greater than 11.99%. Satisfactory vehicle insurance required. Freedom Loans and Lines of Credit can't be refinanced and other conditions may apply. Terms and rates are subject to change without notice.

Focus Points

Holiday Closings

Presidents' Day – Monday, February 17, 2014

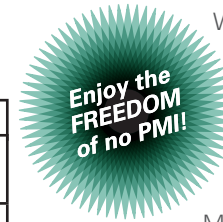
Live Remote Broadcast By Sportsradio 94WIP

On Wednesday, March 12th, Sportsradio 94WIP will be conducting a LIVE broadcast of their most popular program, **Angelo Cataldi and the Morning Team**, from Freedom's Northeast Branch! Tune in from 5:30 to 10:00 AM to catch the show, or better yet— stop by the branch during those times and take advantage of product specials, giveaways, and refreshments! [Click here](#) for full details about this event!



Refinance Your Mortgage And Save!

Get A Better Rate And Lower Monthly Payment



We're always looking for ways to help you make your hard-earned money go further. That's why, for a limited time, we're offering you the chance to save **big** money—with the Freedom Fixed-Rate Mortgage refinancing program.

If your property value has decreased since you bought your home, this is your opportunity to refinance. **With a Fixed-Rate Mortgage, you can refinance your home loan from another financial institution and enjoy:***

- Quick decisions
- A rate as low as 3.50% APR**
- The option to wrap your closing costs into your Loan***
- No Private Mortgage Insurance (PMI)

To save cash by refinancing with Freedom, give us a call at 215-612-5900, or [click here](#) for more information.

*Current Freedom mortgages cannot be refinanced as part of the Fixed-Rate Mortgage promotion.

**Annual Percentage Rate (APR) applies to Loan-to-Value (LTV) less than or equal to 80%. Monthly payment for 15 year loan at an as low as rate of 3.5% and APR of 3.62% is \$715 per \$100,000 borrowed. Monthly payment for 30 year fixed loan at an as low as rate of 4.5% and an APR of 4.57% is \$506.69 per \$100,000 borrowed. The interest rate you receive will be based on your credit history. Hazard Insurance is required. For loans over \$100,000, Title Insurance is required. Loan subject to final approval. Terms and rates valid as of 1/14/14 and subject to change without notice. Taxes and insurance will increase monthly payment.

***Closing costs associated with refinancing the loan will be added to the principal amount of the new loan.





Join In The Celebration Of Freedom's 80th Anniversary!

In 2014, Freedom is proud to celebrate our 80th anniversary. We will be offering product and service specials, contests, giveaways, and more as a way of saying "thank you" to you, our Members, who have helped us grow and thrive over the years.

- **Tell us your "Freedom Story."** Email anniversary@freedomcu.org to tell us what made you join the Credit Union, how we've helped you over the years, or simply what makes Freedom a great place to be a Member. Every person who submits a Freedom Story will receive a Freedom prize pack! Plus, read Member stories on our Facebook page.
- **"Like" us on Facebook & win \$1,000!** To celebrate our 80th, Freedom is extending a very special, VERY rewarding challenge: help us reach 8,000 Facebook page "likes" by the end of 2014, and we'll randomly select 8 of these 8,000 Facebook friends to receive \$1,000 each! If you want to be in the running for one of these mega prizes, go to our [Facebook page](#), and "like" us right now!
- **Party at a Member Appreciation Day.** Freedom cordially invites you to be our guest at one of three FREE Member Appreciation Days, to be held in June, July, and August. Let us show you how much we value your Membership with a day full of music, games, free food, giveaways, Loan specials, and more! Stay tuned for exact dates, times, and locations.

[Click here](#) for additional offers, rewards, and specials, and check back throughout the year for updates. Thank you for helping us achieve 80 years of "working together for financial freedom"!



Help Us Honor Your Favorite Educator By Submitting A Voices Of Inspiration Nomination

Nominate an exemplary Montgomery County educator for Freedom's "Voices of Inspiration Award for Teaching Excellence." Now in its eighth year, the *Voices* program is a partnered effort of Freedom Credit Union and the Montgomery County Intermediate Unit to recognize outstanding teachers and support staff throughout the County. By **March 24th**, submit your recommendation for a teacher who shows special dedication to teaching and young people—and is truly inspirational. For guidelines and a Nomination Form, [click here](#).

LOAN RATES

Account Type	As Low as
VISA® Classic or Gold Card	0.99% APR*
Vehicle Loan	2.99% APR*
Home Equity Loan	2.99% APR*
Personal/Signature Loan	7.99% APR*

*APR Annual Percentage Rate. Rates accurate as of 1/14/14. 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.



Main Telephone: (215) 612-5900

Main Fax: (215) 612-5939

Telephone Teller: (215) 612-5919
(877) 612-5919 (Outside The Local PA Area)

Call Center Hours
8:00 AM - 6:00 PM (M-Th)
8:00 AM - 7:00 PM (F)
9:00 AM - 12:00 PM (Sa)

Website, Online Banking, Loan Application and Shared Branching: FreedomCU.org

ABA Routing/Transit #: 2360-8475-1

Operations Center
CenterPointe Office Center
626 Jacksonville Road, Suite 250 • Warminster, PA 18974

CONSOLATION BRANCH
4900 Princeton Avenue • Philadelphia, PA 19135

9:00 AM - 4:00 PM (M, T)
7:00 PM - 9:00 PM (W)
9:00 AM - 4:00 PM (Th, F)
9:00 AM - 12:00 PM (Su)

SEARS BRANCH
Cottman & Bustleton Avenues • Philadelphia, PA 19149

9:30 AM - 4:30 PM (M-W)
9:30 AM - 6:00 PM (Th)
9:30 AM - 7:00 PM (F)
9:00 AM - 12:00 PM (Sa)
10:00 AM - 1:00 PM (Su)

ABINGTON BRANCH
1440 Old York Road • Abington, PA 19001
(See Hours Below)

LANSDALE BRANCH
Hillcrest Shopping Center
636 East Main Street • Lansdale, PA 19446
(See Hours Below)

NORTHEAST BRANCH
10400 Drummond Road • Philadelphia, PA 19154
(See Hours Below)

WARMINSTER BRANCH
25 Jacksonville Road • Warminster, PA 18974
(See Hours Below)

9:00 AM - 4:30 PM (M-W)
9:00 AM - 6:00 PM (Th)
9:00 AM - 7:00 PM (F)
9:00 AM - 12:00 PM (Sa)

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