

Financial Focus

Organized 1934

Working Together for Financial Freedom

February 2015

Help us grow – refer a member



Often we hear from our members how much you appreciate your credit union – the great rates, low fees, special programs and responsive member service. It is because of you that Freedom Credit Union is a strong, successful institution. As a member based, not for profit financial cooperative, growth is key to our success.

We hope that you would refer Freedom to your family and friends based on your positive experience, but for a limited time to thank you and encourage new members to join our organization we are offering an expanded cash 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

Here's how it works:

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. They will need to include the promotional code R9* and your name when asked for the referring Member information.

New Accounts can be opened right away online-- just click here to get started.

Thank you for helping us grow, our members are our best advocates and we appreciate your business and support.

* 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 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 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. Offer is subject to change without notice and cannot be combined with any other offer.

Focus Points

Holiday Closing

Presidents' Day – Monday, February 16, 2015

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

Would you like to pay less for your car loan?



Refinance your auto loan with Freedom Credit Union and you may be able to LOWER your monthly payments WITHOUT extending the term of your

loan. In some cases, you may be able to keep the same payment amount and SHORTEN the length of your loan. As a member of Freedom Credit Union you have access to some of the best auto loan rates* available. Payment too high? We can also restructure your loan to lower your payment amount to a manageable monthly expense.

Apply online at FreedomCU.org

*Interest rates are based on individual's credit history. Terms and rates are subject to change without notice. Minimum loan amount for an auto refinance is \$10,000. Your actual loan amount will be limited based on the value of the specific vehicle that you are refinancing. Satisfactory vehicle insurance required. Existing Freedom Loans and/or Lines of Credit are not eligible and cannot be refinanced. Other conditions may apply.

Balance your Bills with Free Credit Card Balance Transfers

If you are carrying a balance on any of your bank or store credit cards consider transferring it to your Freedom credit card. Unlike bank credit cards, there are no fees to transfer your balance. Plus, our Visa cards have some of the lowest interest rates in the industry.

You can do a balance transfer through online banking, telephone teller or mobile banking. Transfer the amount you need from your Credit Card Account (L9) to your Checking account (S4). Then pay off your other high interest credit cards by check or use Freedom's online bill pay. There is no charge for the transfer or online bill pay.**

Don't have a Freedom Credit card yet? You can apply online at FreedomCU.org

** Balance transfers and advances are considered cash advances, and therefore subject to finance charges from the date they are posted to your account.





Financially Fit in 2015

The New Year is a great time to assess your finances and financial goals. Through our partnership with Balance, a confidential financial counseling and education service, Freedom members can utilize online tools and access financial counseling for no additional charge. Here are a few tips on how to improve your financial physique.

- 1. Set Goals.** Make a Plan. What do you want to do this year – save for a house, pay off your loans, go on a trip? Start with the amount you are going to need and when you would like to have that goal reached. Make a monthly budget and track your expenses, so you know what is realistic. The Balance website offers budget planning tools including a personal budget program MyBalance to help you create a spending plan and use your money for what's most important to you.
- 2. Pay your bills on time.** Late payments can cost you and affect your credit rating. A few simple changes can help you keep track of those due dates. Write the due dates on the outer envelope of the bill so you can plan ahead. Set a day every week to review and pay bills. Use online bill pay to save time and a stamp. Freedom offers automatic payments and transfers, as well as, eAlerts to help you make your payments on time.
- 3. Build your savings.** Whether it is for a special purchase or an emergency fund, make saving part of your plan. Freedom makes it easy with auto transfer; you can have any amount automatically transferred to a savings account, but it is always available to you if you need it. Freedom also offers name your own savings accounts, you can create separate accounts for special circumstances.
- 4. Pay off your debt.** If you have outstanding loans or credit card debt try and pay down the loan with the highest interest rate first. Consider refinancing loans or transferring credit card balances to cards with a lower interest rate. Freedom credit cards always have low rates and no balance transfer fees. Many of our cards start with a special low introductory rate.

We are here to help. Visit FreedomCU.org to learn more about how Freedom can help you get fiscally fit this year.



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

Board Of Directors

Joseph Yerkes, Chairman
George Madden, Vice Chairman
Christopher McGinley,
Secretary/Treasurer
Andrew Folino, Member
Marie Sejda, Member
Lowell A. Tinner, Member
Charles Whiting, Member

President/CEO

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

DEPOSIT RATES

Account Type	APY
Regular Savings	0.20% APY*
Holiday Club, Vacation Club, Personal Shares	0.20% APY*
Checking	0.10% APY*
Money Market 1	0.20% APY*
Money Market 2	0.30% APY*

*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 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 1/1/15. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule

CD & IRA RATES

Term	APY
6 Month	0.35% APY**
12 Month	0.50% APY**
24 Month	1.05% APY**
60 Month	2.20% APY**

**Annual Percentage Yield. No minimum is required for opening. Rates are accurate as of 1/1/15. 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 1/1/15. 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.

LOAN RATES

Account Type	As Low as
VISA® Platinum or Gold Card	0.99% APR****
Vehicle Loan	2.99% APR***
Home Equity Loan	2.99% APR***
Personal/Signature Loan	8.49% APR***

