

# Financial Focus

Organized 1934

Working Together for Financial Freedom

February 2019

## CD RATES ARE UP

Financial Institution	CD APY <sup>1</sup>	CD APY <sup>1</sup>	CD APY <sup>1</sup>
	12Months	36 Months	60 Months
Freedom Credit Union	2.75%	3.15%	3.25%
Citi Bank <sup>2</sup>	0.25%	1.00%	1.50%
Fulton Bank <sup>2</sup>	0.05%	1.55%	1.45%
Hatboro Federal <sup>2</sup>	2.25%	2.50%	2.50%
First Bank <sup>2</sup>	0.85%	1.50%	1.75%

Can't Visit a branch? Call us at 215-612-5912 to fund your CD.

APY<sup>1</sup>=Annual Percentage Yield. Rates accurate as of 1/16/19. Minimum opening deposit and amount to earn APY is \$500, \$250 for ages 25 and under. Penalty required for early withdrawal. Fees may reduce earnings. Regulations prohibit payment in excess of available earnings. Terms and rates are subject to change without notice.

<sup>2</sup> Competitors' APYs are effective as of 1/17/19 and subject to change.

### Refer a Member, Earn Cash

Earn up to \$100 for every new Member you refer. For complete details, visit [FreedomCU.org/Refer](http://FreedomCU.org/Refer).



### Focus Points

#### President's Day- Monday, February 18

Although our branch locations will be closed, Mobile Banking, Online Banking, Telephone Teller and our CO-OP Network of ATMs will still be available.

Remember, Check Deposits made through our mobile app are available up to \$2,500 immediately!

## New Online and Mobile Banking Coming Soon!

# We're all in the holiday spirit until the credit card statements arrive.....

Use a low fixed rate Home Equity Loan to consolidate your holiday debt!



Take advantage of the equity in your home to lower your monthly payments. Our fixed rate home equity loans have rates as low as 3.49%\* allowing you to reduce your monthly payments and reduce the interest you're paying.

Call 215 612-5982 today and let our dedicated home equity team make the process quick and easy for you.

To learn how your home equity can work for you or apply online, visit [FreedomCU.org/HomeEquity](http://FreedomCU.org/HomeEquity).

\*Annual Percentage Rate (APR) applies to Loan-to-Value (LTV) less than or equal to 80%. APR will not be less than 3.49% or greater than 6.74%. Rates accurate as of 2/1/19. The interest rate you receive will be based on your credit history. Hazard Insurance is required. For loans over \$150,000, Title Insurance is required. Loan subject to final approval. Terms and rates subject to change without notice and apply to loans in the 2nd lien position.

# Home Buyer's Seminar



- Learn all you need to know about the house hunting and home buying process from industry experts.
- Learn how to overcome traditional home buying barriers.
- Be prepared for the spring market.

**Date:** Thursday February 21, 2019  
**Time:** 6:30 pm  
**Location:** Northeast Branch  
 10400 Drummond Rd.  
 Philadelphia, Pa. 19154-3806

Call 215-612-6134 to reserve your seat

## CD & IRA RATES

Term	APY
6 Month	1.80% APY*
12 Month	2.75% APY*
18 Month	2.85% APY*
24 Month	3.05% APY*
30 Month	3.05% 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 2/1/19. 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 2/1/19. Rates subject to change without notice and may change after account is opened. Visit [FreedomCU.org](http://FreedomCU.org) to view our Rate and Fee Schedule.

\*\*\*APR Annual Percentage Rate. Rates accurate as of 2/1/19. 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](http://FreedomCU.org) for more information.  
 † 0.99% Introductory APR only available for new Cash Back 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 11.4% or greater than 17.9%. Offer subject to change without notice.

## 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***



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