

Financial Focus

Organized 1934

Working Together for Financial Freedom

February 2016

Fund Your Next Project Personal Loan Sale



Thinking about home improvements, upgrading your vacation plans or funding a special event? A personal loan is an affordable option to finance a big purchase or unexpected expense. **With rates as low as 5.99% APR*, now is the time to apply!**

Learn more at FreedomCU.org/LoanSale.

*Annual Percentage Rate (APR) will not be less than 5.99% or greater than 14.99%. Rates accurate as of 2/1/16. The interest rate you receive and the amount you may borrow will be based on your credit history and are subject to approval. The maximum unsecured debt per Member is \$30,000. Payment Example: Monthly payments for a \$10,000 personal loan at 5.99% APR for a term of 5 years would result in 60 monthly payments of \$193.30. Advertised rates and terms are subject to change without notice. Loan proceeds may not be used to refinance any existing loan with Freedom Credit Union. Offer available until 3/31/16. Offer is subject to change without notice. Credit union membership required, eligibility requirements apply.

Stay connected – Update your email



Make sure you receive important communications from us. Keep your email address up-to-date. Look for the "Update Your Email Address" button in online banking to update your contact information.

Focus Points

Holiday Hours

Presidents Day – Monday, February 15, 2016

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

Refer your Friends and Earn Extra Cash



For a limited time, invite your friends to join and we will give you both a bonus incentive – up to \$100! Your friends who live, work, worship, volunteer or go to school in Bucks, Chester, Delaware, Montgomery, or Philadelphia County are eligible to join. Accounts can be opened online at FreedomCU.org. Your friends must include promotional code R9 and your name when asked for referring member information.

Incentives (One per new member)

Friend joins and opens Savings account
\$25 for you and your friend

Friend joins and opens Savings, Checking, eStatements, and Check Card
\$50 for you and your friend

Friend joins and opens Savings, Checking, eStatements, Check Card, and Direct Deposit
\$100 for you and your friend

*Limited time offer. 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.

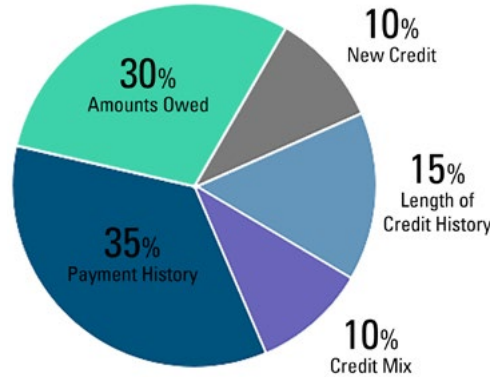


Find out how much you can save on your mortgage or home equity loan.
FreedomCU.org/HomeLoanCheckup

Understanding Your Credit Score

Your credit score can mean the difference between being denied or approved for credit and a low or high interest rate. Your credit score is a three-digit number generated by a mathematical formula using information in your credit report. It's designed to predict risk, specifically, the likelihood that you will pay your credit obligations in the 24 months after scoring. There are a number of credit-scoring models in existence, but the most common is FICO® Score.

Data from your credit report goes into five (5) major categories that make up a FICO® Score. The scoring model weighs some factors more heavily, such as payment history and debt owed. FICO® scores range from 300 to 850, where a higher number indicates lower risk.



Important Tips on Improving and Maintaining a Credit Score

- Always pay your bills on time, if you have missed payments, get current and stay current.
- Keep balances low on credit cards and other “revolving credit” – high outstanding debt can affect a credit score. Your credit utilization ratio is key – the higher the percentage, the worse for your score.
- If you have been managing credit for a short time, don’t open a lot of new accounts too rapidly. New accounts will lower your average account age, which will have a larger effect on your score, if you don’t have a lot of other credit information.
- Visit www.annualcreditreport.com to request a free credit report once every twelve months.

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	5.99% 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 1/1/16. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

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***APR Annual Percentage Rate. Rates accurate as of 2/1/16. 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.

Free Fico® Score



Now available, all members can view their FICO® Score for FREE in Online Banking. Simply log into online banking and click on the FICO® Score icon above the left navigation menu.

Sherpa: Trusted Guide to Personal Data Security



Your personal information is collected and shared everywhere – when you go online, use a debit card, or text a friend. It's increasingly more difficult to keep your information safe and out of the criminals' hands.

Using top ID protection technology, your credit union and Sherpa Identity Protection will equip you with the tools and guidance to protect your personal information. If a breach should occur, Sherpa's proactive monitoring identifies it quickly. Plus you have immediate access to full service Sherpa identity and credit restoration experts should you ever need it.

Sherpa Identity Protection solution with three different levels of protection is now available to all members. Don't cross your fingers and hope for the best – be proactive and sign up for Sherpa today!

Visit FreedomCU.org and click on the Sherpa icon to learn more.



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

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