

Financial Focus

Organized 1934

Working Together for Financial Freedom

January 2016

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*Wishing you a
happy new year!*



President's Message



Our Cooperative Structure

As a credit union, we are structured as a "not for profit financial cooperative." As a cooperative, all the members are responsible for making sure that the resources of the cooperative are dispersed in such a way as to bring the maximum amount of products and services to the most members. Keeping this in mind I would like to share the following with you:

Through September of 2015 our call center staff of 15 answered 231,000 phone calls. Of those calls 80% or 185,600 were for 3 specific reasons; "what is the balance in my account," "transfer of funds between share accounts" and "the last check to clear my checking account was." We have over 67,000 members as part of our Credit Union. These phone calls were from 21,000 members of which 50% used one of our automated services during the same month. Remembering my earlier comment that we need to provide resources to the largest group of members? We are not accomplishing this goal and therefore need your help.

This is a big request, but during 2016 we encourage you to avoid calling the call center for routine transactions and start using the automated services available to all members such as telephone teller, online banking and mobile banking. In the spirit of cooperation we can reduce the per transaction costs in the call center from \$4.57 for these transactions to \$0.12 for mobile banking, \$0.01 for telephone teller and \$0.01 for online banking transactions. If we cooperate and use the automated services, and bring the costs down, then we can deploy our resources to bring additional services to the entire membership.

Our call center staff is trained and ready to help members transition to our automated services. If you need our assistance to get started we are ready to assist.

Thank you in advance for your help.

New Service

Coming soon a free service will be introduced to our members that can only be accessed through online banking. When you log onto online banking you will see a tab on the top left hand side labeled FICO® Score. The FICO® (Fair Isaac Corporation) Score is only for the primary member not the joint members on the account. Going forward by the 15th of each month your credit score will be updated and available to you and accessible in online banking.

In addition, we encourage all members to get their free annual credit report from the government endorsed web site, www.annualcreditreport.com. This will help you verify that the credit that is being reported under your name is in fact your credit and it is being reported correctly.

Just another service provided to all our members which is in the cooperative spirit of your Credit Union.

John F. King
President / CEO

Easy, Convenient Access to Your Accounts

With totally free services like Mobile Banking, Online Banking, and Telephone Teller, it's never been easier to access your accounts or even pay bills, make mobile deposits, purchase CDs and so much more. Best of all, these services let you review your accounts anytime, anywhere, 24/7.

Mobile Banking



Take charge of your money right from your hand held device with our mobile app, available for iPhone, iPad and Android devices.

Features:

- View all account balances and transactions in real time
- Transfer Funds
- Make Deposits
- Pay bills with Picture Pay
- Deactivate/Reactivate Credit and Debit/ATM Cards
- Apply for a Loan
- More features coming soon!

Download the app from the Apple App Store or Google Play. View video guides and learn more at FreedomCU.org/mobile.

Online Banking



Account management is as easy as logging into your private computer. Set up reminders, alerts and automatic payments to make it even easier to maintain your accounts at anytime.

Features:

- View all account balances and transactions in real time
- Transfer funds between accounts
- Schedule bill payments
- Sign up for eStatements/eAlerts
- Purchase share certificates (non-IRA)
- View pending card transactions
- Reorder checks

Learn more about Online Banking, including videos to help walk you through the enrollment process, at FreedomCU.org/online.

Telephone Teller



Manage accounts from any touchtone phone, whenever you need. Check balances, transfer funds, and more with the simple push of a button.

Features:

- Retrieve Share and Loan Balances
- Credit Card Inquiries
- Account History
- Stop Check Payments
- Transfer Funds
- Check Withdrawals

To access Telephone Teller, call 215-612-5919 and visit FreedomCU.org/telephoneteller for a complete list of options.

Updated Debit Cards for 2016



Starting in January our debit cards will have a new look and the added security of an EMV chip, technology that makes each transaction unique each time the card is used. New cards will begin being issued in January and replacements will be provided to all members throughout the year.

Focus Points

Holiday Closings

Martin Luther King Jr. Day
Monday, January 18, 2016

President's Day
Monday, February 15, 2016

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



Home Loan Checkup

With our low rates, flexible terms, and low closing costs – the time is right to refinance! Find out how much you can save!

Visit FreedomCU.org/HomeLoanCheckup to get started.

Resolve to Budget, Save, and Invest in the New Year



January is a good time to take stock of your personal finances. You can make positive changes to your spending and saving habits, whether it's making a New Year's resolution to get spending under control, figuring out how to save for a down payment on a house, or analyzing your investment portfolio. Many people, however, don't know where to start.

Where are you now?

Start with a personal assessment. Ask yourself: Do you track where your money goes? Have you identified your spending leaks? Do you have a written spending plan? Do you have an emergency or rainy-day fund? Do you live within your means? Do you have written financial goals?

Know the difference

Many people think that if they don't overdraw their financial accounts, they're doing just fine. But that's not the whole story. Not even close. Having a plan for different aspects of your life is essential. Consider a plan where you budget for short-term goals, save for medium-term goals, and invest for long-term goals.

Ask for help

Budgeting, saving, and investing are essential components of financial well-being, and they require different strategies. We can get you started with a variety of savings products to help you start the New Year on the right financial footing.

Introducing GreenPath - a financial wellness partner



We are pleased to announce the newest member benefit – GreenPath, a financial education and counseling program.

Through comprehensive education and exceptional service, GreenPath has been assisting individuals for more than 50 years. To help you on your financial journey, we are providing you with free access to money management and financial education services.

GreenPath can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away. Plus, GreenPath provides information and assistance for a variety of financial topics:

- Personal and family budgeting
- Understanding your credit report and how to improve your score
- Personal money management
- Debt repayment (fees may apply)
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this new service, simply call 1-877-337-3399 or visit them on the web at www.GreenPath.com/Freedom.

MONEY MARKET, CHECKING & SAVINGS RATES

Account	Dividend Rate	APY*
Money Market		
\$0 - \$9,999.99	.20%	.20%
\$10,000 and above	.30%	.30%
Checking	.10%	.10%
Primary & Club Savings	.20%	.20%
Education & IRA Savings	.20%	.20%
Health Savings	.10%	.10%

*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 may 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 accurate since 2/1/15. Rates subject to change without notice and may change after account is opened.

SHARE & IRA CERTIFICATE (CD) RATES

Account Type	Dividend Rate	APY*
6 Months	.65%	.65%
12 Months	.70%	.70%
18 Months	.80%	.80%
24 Months	1.14%	1.15%
36 Months	1.54%	1.55%
48 Months	1.74%	1.75%
60 Months	2.08%	2.10%

*APY=Annual Percentage Yield. Rates accurate since 11/20/15. 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.

CREDIT CARD RATES²

Credit Card Type	APR ¹
Visa® Cash Back	0.99% Intro APR, then as low as 9.90%
Visa® Gold	0.99% Intro APR, then as low as 8.90%
Student Visa	11.90%
Shared Secured Visa	15.90%

NEW/USED VEHICLE LOAN RATES

Term	APR ¹
1-66 Months (New) ³	as low as 2.49%
1-66 Months (Used) ³	as low as 2.99%
67-75 Months ³	as low as 3.99%
76-84 Months (New Only)	4.99%

HOME EQUITY LOAN RATES⁴

Term	APR ^{1,5}	Monthly payment per \$10,000 borrowed
1-60 Months	as low as 3.24%	\$181.80
61-120 Months	as low as 4.24%	\$102.28
121-180 Months	as low as 4.49%	\$76.35

HOME EQUITY LINE OF CREDIT^{4,6}

Index	Margin	APR ^{1,3}
Prime Rate	-0.01%	3.99%

FIRST MORTGAGES

Call Freedom at 215.612.6196 or visit FreedomCU.org for current rates and terms. Call CU Abstract at 267.803.5000 for title insurance services.

OTHER LOAN RATES

Type	APR ¹
Share Secured Loan	7.00%
Share Certificate Secured Loan ⁷	7.00%
Personal Loan ⁸	as low as 8.99%
Overdraft/Line of Credit ⁹	as low as 10.90%

¹APR=Annual Percentage Rate. The maximum unsecured debt per Member is \$30,000. Rates accurate as of 11/20/15. Terms and rates subject to change without notice. ²The interest rate you receive will be based on your credit history. Rate will not be less than listed above or greater than 15.99%. 0.99% Introductory APR applies to all purchases, cash advances, and balance transfer made using the Freedom Visa cards during the 6-month introductory period. This offer is only available for new Card applications. Card issuance subject to final approval. Cannot be combined with any other offer. Offer subject to change without notice.

³The interest rate you receive will be based on your credit history. Rate will not be less than listed above or greater than 11.99%. ⁴APR applies to Loan-to-Value (LTV) less than or equal to 80%. Hazard Insurance is required. For loans over \$100,000, Title Insurance is required. Low, all services fee of \$95. ⁵APR will not be less than 3.99% or greater than 6.99%. The interest rate you receive will be based on your credit history. Make 60 payments of \$184.20 per \$10,000 borrowed at 3.99% APR. Applies to loans in the 2nd lien position. ⁶Home Equity Line of Credit is subject to a Variable Rate which is based on the highest Prime Rate as published in the Wall Street Journal and will be the rate 10 days prior to the first day of each calendar quarter of each year. ⁷The greater of 7% APR or 2% above the Term Share Certificate rate. ⁸The interest rate you receive will be based on your credit history. APR will not be less than listed above or greater than 17.49%. Loan minimum is \$500. ⁹The interest rate you receive will be based on your credit history. APR will not be less than listed above or greater than 17.99%.

Refer a Member, Earn Cash



For a limited time we are offering extra incentives to new and referring members. If your friend or family member lives, works, worships, volunteers or goes to school in Bucks, Chester, Delaware, Montgomery, or Philadelphia County they are eligible to join. You and the new member can earn up to \$100.* New members should open their

account online; they will need to include the promotional code R9 and your name when asked for the referring member information.

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

*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.

The smarter way to your biggest refund - TurboTax



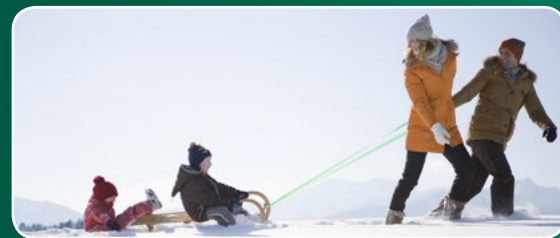
We have teamed up with Love My Credit Union Rewards TurboTax® program to get you your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000! Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.

This year, file your taxes the smarter way. TurboTax® guides you every step of the way. Plus, you can save up to \$15 on TurboTax federal products.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

Visit FreedomCU.org to get started with TurboTax now!

Last Chance for 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 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. If you skipped your December payment you are not eligible to skip again in January.

*The promotion is only valid for loan payments due in January 2016. 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.

FreedomCU.org

Online Banking, Open an Account, Loan Application, Branch Locations, Hours, and Contact Information

ABA Routing/Transit #: 2360-8475-1

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