

# Financial Focus

Organized 1934

*Working Together for Financial Freedom*

**March 2020**

## HOME SELLER'S SEMINAR

**Thursday, March 26, 2020**

**6:30 PM at our new Fairmount Branch**

**2333 Fairmount Avenue**

**Philadelphia, PA 19130**

Thinking of selling your home? Considering doing so in the future?  
Would you like to learn what it takes to realize top dollar quickly?  
Now you can!



- Learn about trends in your town and neighborhood
- What can you do to increase marketability?
- What should you avoid?
- What are today's buyers looking for?

Get the answers to these and any other questions you may have from our panel of real estate experts including a Mortgage Lender, an Appraiser, a Home Inspector, a Realtor, a Title Company and a Home Stager.

Call (215) 612-6134 to reserve your seat.

## New and Used Auto Financing Tools



The purchase of a car likely will be the second largest expenditure you have, second only to the purchase of a home. Whether you desire the shiny, brand new one, or if you are content with finding a reliable used one, we offer tools to help you get the most for your money.

### Vehicle Buying Advisor

Whether you have just started looking or are ready to buy, be sure to call a Vehicle Buying Advisor to guide you through the entire purchasing process. Helping you find the right car at the right price, this FREE service can save you time and money! To get started call 215-612-6132 or email [venezialej@FreedomCU.org](mailto:venezialej@FreedomCU.org).

### Dedicated Loan Specialists

We have specially trained dedicated loan specialists to help guide you through the lending process. Armed with competitive rates and flexible terms, they will work with you to find the financing option that works best for you.

### Great Rates and Secure Financing

Don't waste hours at the dealership or guessing at what you can afford. We offer competitive rates and an easy online application process. It only takes minutes to apply and we offer fast approvals. We provide quick pre-approvals and auto-drafts, so you can have cash in hand when you are ready to purchase.

Contact the Consumer Lending department at 215-612-5900 (option 4) to learn more or apply online at [FreedomCU.org/Auto](https://FreedomCU.org/Auto).

# Focus Points

## Scholarship Applications

Every year, three \$2,000 scholarship awards are given to qualified students to help them further their education. Scholarship applications begin April 1, 2020. Please check FreedomCU.org on April 1, 2020 for more information.

## Did you know.....

You can transfer to/from other financial institutions with your Online/Mobile Banking!



In the "Transfer and Pay" section, you are able to transfer to/from other financial institutions. Click Manage External Accounts if you need to link an account at Freedom CU, an External Account or Venmo. You can also schedule a payment by clicking the "Schedule" icon at the top of the Mobile app or the Date section in Online Banking, then choose your date and frequency. You will also have the option to add a memo to your transfer and will be displayed on your list of completed transfers in your account history.

Once you add internal accounts, external accounts, friends or your Venmo account, it will be saved in your Online/Mobile Banking for future use.



Please note when adding a new financial institution, we will send two small deposits to the new financial institution. You will need to confirm amounts before you can start sending/receiving money.

## CD & IRA RATES

Term	APY
6 Month	1.50% APY*
12 Month	1.80% APY*
18 Month	1.85% APY*
24 Month	1.90% APY*
30 Month	1.95% APY*
36 Month	2.00% APY*
48 Month	2.05% APY*
60 Month	2.10% APY*

\*Annual Percentage Yield (APY). Rates are accurate as of 1/17/20. Minimum deposit of \$500 (\$250 for Youth CD 25 or younger). 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. Penalty may be imposed for early withdrawal. 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 9/1/19. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

\*\*\*APR Annual Percentage Rate. Rates accurate as of 9/1/19. 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 for more information.

## DEPOSIT RATES

Account Type	APY
Savings and Clubs	0.25% APY**
Checking	0.10% APY**
Money Market Tier 1	0.25% APY**
Money Market Tier 2	0.55% 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***

‡ The interest rate you receive will be based on your credit history. Rate will not be less than 10.65% or greater than 17.9%. 0.99% Introductory APR applies to all purchases, cash advances, and balance transfers made using the Freedom Visa Cash Back card 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. Any minimum, fixed, transaction, activity or similar charge that is a finance charge under §1026.4 that could be imposed. This includes any transaction fees associated with the credit card.



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