

Financial Focus

Organized 1934

Working Together for Financial Freedom

May 2015



Spring is here and Freedom is offering great rates on personal loans to help with your spring time spruce up!

Now is the time to make home improvements, upgrade your vacation plans or fund a special event. A personal loan from Freedom 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 5/1/15. 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 6/12/15. 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 Freedom. Keep your email address up-to-date. Look for the "Update Your Email Address" button in online banking to update your contact information.

When you update your email you can also set alerts for deposits, balance levels and other transactions.

New Mobile App makes a Big Impact

Many Members have told us how much they like the new Mobile app. Easy to install and simple to use – members are accessing their accounts anywhere, anytime. View balances, transfer funds, make deposits, pay bills, and deactivate misplaced cards - all from your mobile device.

More than an upgrade. If you used our original Mobile App you will need to download the new app from the Apple App Store or Google Play.



Look for the green Freedom icon. After you install the app look for the question – *New Mobile User?* – under the login. Tap to register - you will need to register again with the new password requirements. **The original Mobile App will be discontinued on June 30th.**

Is it secure? The new mobile app utilizes the best practices from online banking to keep your information secure. The application uses secure encryption for transmission, a complex password combination and the application times-out when not in use. No confidential information is ever stored on your phone. If your phone is lost or stolen, the service can be immediately disabled by contacting Freedom Credit Union at 215-612-5900. For additional security, use the security features on your phone.

Learn more at FreedomCU.org/Mobile.

Focus Points

Holiday Closing

Memorial Day - Monday, May 25, 2015

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



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



College Bound? Bring your Student VISA®

Be prepared for all of those new semester expenses with a Freedom Visa® Student Credit Card**. A credit card can be the first step in establishing and building a solid credit history. With a credit limit of \$1,000, young adults learn how to manage their expenses with limited risk.

The Freedom Visa® Student Credit Card offers:

- A fixed APR as low as 11.9%*
- A credit limit up to \$1,000
- Flexible underwriting for limited or no credit history
- FREE benefits including Travel and Emergency Assistance

Learn more visit FreedomCU.org/StudentCard.

* APR = Annual Percentage Rate. APR will not be less than 11.9%. All rates accurate as of 4/30/15.

** Must be a full time student with a roster showing at least 12 credits. Member must be 18 years or older to apply. Credit Union membership is required, eligibility requirements apply. Offer and card issuance subject to credit approval. Not everyone will qualify for the Freedom Student Visa Card. If the student does not have a source of income, a co-signer will be required

Retirement Seminar - Save the Date

Are you ready for retirement? Be better prepared for this exciting season of your life, join us for a FREE retirement planning seminar, Wednesday, June 24th, 6:30 PM at our Warminster branch.



For more information contact Brian Arrow, CUNA Mutual Members Financial Services Representative at 215-612-6136.



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)

FreedomCU.org

Online Banking, Open an Account, Loan Application and Shared Branching Information

ABA Routing/Transit #: 2360-8475-1

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)

Operations Center

CenterPointe Office Center
626 Jacksonville Road, Suite 250 • Warminster, PA 18974

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 Tier 1	0.20% APY*
Money Market Tier 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 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 1/1/15. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule

**Annual Percentage Yield. No minimum is required for opening. Rates are accurate as of 2/13/15. 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 5/1/15. 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.

CD & IRA RATES

Term	APY
6 Month	0.35% APY**
12 Month	0.50% APY**
24 Month	1.05% APY**
60 Month	2.10% APY**

LOAN RATES

Account Type	As Low as
VISA® Platinum or Gold Card	0.99% APR***†
Vehicle Loan	2.99% APR***
Home Equity Loan	3.24% APR***
Personal/Signature Loan	5.99% APR***

Board Of Directors

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