

Financial Focus

Working Together for Financial Freedom

May 2020

Earn 1% Cash Back when you refinance your Auto Loan, Home Equity Loan or Mortgage with Freedom Credit Union!

Refinance your Auto Loan

- Rates as low as 3.64% APR^{1,3}
- Get 1% Cash Back²
- Up to 100% financing
- No monthly fees or prepayment penalties

Contact Chantal Banahene at banahenec@freedomcu.org or 215-612-6124

Refinance your Home Equity Loan

- Rates as low as 3.49% APR^{1,4}
 - No closing costs
 - Hassle free personalized service
 - Get 1% Cash Back²
- Contact Mary Wozniak at wozniakm@freedomcu.org or 215-612-5982

Refinance your Mortgage

- Rates as low as 3.00% APR^{1,5}
- Hassle free personalized service
- No closing costs
- Earn 1% Cash Back²

Contact Michele Coppola at coppolam@freedomcu.org or 215-612-6193

¹ APR = Annual Percentage Rate. The interest rate you receive will be based on your credit history and the term of your loan. Rates accurate as of 4/1/2020 and subject to change without notice.

² Promotion rebate will be equivalent to 1% of original loan amount. If the account is in good standing and the criteria is met a single payment of 1% of the total loan will be deposited in to the savings account of the Primary Member on the loan 30-days from the original loan date. Loans currently financed through the credit union are not eligible for this offer. This offer cannot be combined with any other offer or promotion.

³ The minimum refinance loan amount is \$5,000. The maximum loan amount is \$75,000. Assuming a \$15,000 loan amount, a 66 month term, and an 3.64% APR, you would make 66 monthly payments of \$251.14. Terms can extend depending on amount borrowed. Rates as low as 4.14% APR for up to 75 months - must borrow \$15,000, and 5.14% APR for up to 85 months - must borrow \$20,000.

⁴ APR will not be less than 3.49% or greater than 7.24% (For example, \$10,000 borrowed at a rate of 3.49% for a 60-month term would be a monthly payment of \$181.89 per month.) The minimum approved loan amount is \$5,000, up to \$250,000.

⁵ Must be primary residence. Property must be in PA, NJ or DE. Property, Hazard and Title Insurance required. The minimum approved loan amount is \$50,000, up to \$484,350. Closing Costs includes appraisal, credit report, title transfer fees, origination fees, tax service and flood certification. Assuming a \$100,000 loan amount at 3.00% for 10 years is a monthly payment of \$691.00.

Short Term
Emergency
Loans

2.49%APR*

If you are in need of a Short Term Emergency Loan, we are here to help!

Promotional offer of 2.49% APR* to existing members. We have 12, 18, and 24 month terms available.

Eligibility and Loan Parameters:

- Minimum of 6-months FCU Membership, with account in good standing
- Minimum of 6-months employment with current employer
- Meet minimum standards for credit history
- Loan amounts up to 60% of your monthly income, with a maximum loan amount of \$2,500
- 90-day deferment to first loan payment
- Up to a maximum of two loans
- Loans must meet credit criteria for approval. Credit Reports will be pulled as part of the process.

[Click here for Disclosures and to Apply Today.](#)

Focus Points

Memorial Day Closing

We will be closed Monday, May 25 in observance of Memorial Day.

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

Refer a Member, Earn Cash



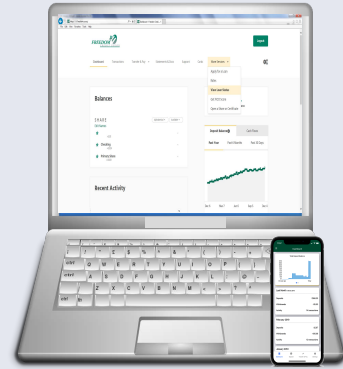
Share the benefits of your credit union with friends and family and you can earn up to \$100 for every new member you refer.* New members should open their account online; they will need to include the promotional code R9 and your name when asked for the referring member information.

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.

Did you know.....

You can apply for an auto loan, credit card, home equity, personal loan or learn about our products through Online and Mobile Banking!



You can also view your loan status on the main menu of the Mobile App and by clicking "more services" via Online Banking.

Visit FreedomCU.org/OnlineMobile to Learn more!

CD & IRA RATES

Term	APY
6 Month	0.65% APY*
12 Month	1.10% APY*
18 Month	1.15% APY*
24 Month	1.20% APY*
30 Month	1.25% APY*
36 Month	1.30% APY*
48 Month	1.35% APY*
60 Month	1.40% APY*

*Annual Percentage Yield (APY). Rates are accurate as of 5/1/20. 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. The rate listed is the rate that the Credit Union anticipates paying as of 5/1/20. 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. 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. Not all applicants will qualify for the lowest rate. Visit FreedomCU.org for more information.

‡ The interest rate you receive will be based on your credit history. Not all applicants will qualify for the lowest rate. 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. Rate will not be less than 10.65% or greater than 17.9%. 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. No fees apply to cash advances, balance transfers or foreign transactions.

DEPOSIT RATES

Account Type	APY
Savings and Clubs	0.15% APY**
Checking	0.05% APY**
Money Market Tier 1	0.15% APY**
Money Market Tier 2	0.30% 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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