

Financial Focus

Organized 1934

Working Together for Financial Freedom

October 2015

126990

In This Issue

Avoid Skimming	Page 2
New EMV Cards	Page 2
Sherpa Identity Protection	Page 3
eStatements Sweepstakes	Page 3
Instructional Videos	Page 4
Retirement Seminar	Page 4

President's Message



I would like to share with you some of the services we have introduced recently that bring the concept of "Quick, Easy, and Convenient" to the forefront.

At the branches we replaced the ATMs at Lansdale, Warminster, Abington and Consolation. Now the ATMs have larger screens, they accept checks and cash for your deposits without the use of an envelope, and the machines themselves are equipped with anti-skimming software to help fight fraud.

Several months ago we went live with a new mobile banking provider. The Freedom Mobile App has many convenient features. A Member can transfer funds to any Member account that is already set up in your online banking. You can view transactions and images of checks that have cleared. To help fight fraud you can turn your debit and credit cards on and off before or after each transaction. You can even pay bills with "Picture Pay," just take a picture of your bill and pay it! All this can be done using your mobile device.

When we first launched the app we had 3,900 members register; now we have over 8,900 members using mobile banking to generate 15,000 deposits totaling \$4.9 million. Members completed 15 million share to share transfers and we received 159 loan applications through the new service, adding \$920,000 in loan balances. The nice thing about all these services is they were done when you, the member wanted to do them.

I encourage you to give the Freedom Mobile App a try. Next time you are making a trip to the branch to make a deposit, use the app. About to write a check, save the stamp, use Picture Pay. These services are safe, easy to use and will save you time, which we all could use a little more of. No trip to a branch, no call to the call center. Quick, Easy, and Convenient is our goal when it comes to member service.

Thank you for choosing your credit union to do your financial business.



John F. King
President / CEO

New EMV Enabled Credit and Debit Cards

Freedom credit and debit cards are being upgraded to include an EMV chip for added security. The chip technology makes each transaction unique every time the card is used. EMV enabled cards are preferred by merchants around the globe. It's the most fraud-resistant payment method you can use, anywhere you go!

How to Use Your EMV Enabled Visa® Card

1 Insert Card

Instead of swiping, you'll insert the card into the terminal chip first, face up.

2 Leave Card

The card must remain in the terminal during the entire transaction.

3 Sign the Receipt

Complete your transaction by signing the receipt.

4 Remove Card

When the purchase is complete, remember to **take your card** with you.



Remember

The chip card still has a magnetic stripe, just in case you need to use it with a traditional terminal.



Take Steps to Avoid Becoming a Victim of ATM Skimmers

Every year sophisticated thieves steal millions of dollars from consumers by "skimming" their personal account information. Skimming, sometimes called "card cloning," involves a thief installing a magnetic card reader, or skimmer, over the actual card reader at an ATM or gas pump.

When you swipe your card, the skimming device steals the information and transmits it to a remote computer. At the same time, a tiny, concealed camera reads your PIN as you key it in.

The camera often is in a bar the thief has affixed to the machine that looks like the ATM's trim. Criminals usually ensure their counterfeit equipment matches the machine's color scheme. Their methods are growing more sophisticated, including keypads that fit over the machine's real keypad, eliminating the need for the camera.

Take steps to avoid becoming a victim:

- Use the same ATM as often as possible. Memorize how it looks, so you will know if anything about it looks fishy.
- Inspect the ATM. If anything looks unusual—cracked, loose, scratched, or taped—don't use it.
- Avoid ATMs in popular tourist locations, as they're common targets. When possible, use indoor ATMs, which are harder for thieves to tamper with.
- When entering your PIN on the keypad, cover the keypad with your free hand to block the view of a spying camera.

Check your account often. If you notice unusual activity, contact us immediately at 215-612-5900 or after hours use the contact information on the back of your card.

Focus Points

Member Appreciation Days

Friday, October 16th - Stop by a branch for special activities and to get a free member gift (one per member, while supplies last).

Saturday, October 17th - We are hosting a free shredding event at the Northeast (Drummond Road) and Warminster (County Line Road) branches from 9:00 AM to 12:00 PM. Don't miss out on this opportunity to securely destroy your outdated documents.

Visit FreedomCU.org for more details.

Introducing Sherpa Identity Protection



Freedom Credit Union is now offering Sherpa Identity Protection services, tools to protect your personal information. Using top ID protection technology, Freedom and Sherpa 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. Sherpa has the experts you need to navigate the path to identity and credit restoration should you ever need it.

Visit FreedomCU.org and simply select the Sherpa banner ad and you'll be connected to the Sherpa Identity Protection website. Select a service level, enter payment information and personal data, and you're done. It's that easy! Sherpa continuously monitors and alerts you if your personal data is compromised. You'll have access to Sherpa telephone customer service and immediate access to all reports included in the level of protection you selected.

Get an Auto Loan on the Go - Receive \$100

For a limited time, apply for your auto loan using the Freedom Mobile App and get \$100 when your loan is approved and accepted!*



*The \$100 promotion is only available for new or used auto loan applications completed and approved through the Freedom Mobile App. Loan applications entered online, mailed, through Telephone Teller, the call center, at the branch are NOT eligible for this promotion. The promotion period is from 9/1/2015 to 10/31/15. Minimum loan amount is \$5000. The \$100 credit will be applied to the Member's primary savings account (S1) by the 5th business day of the following month that the loan is booked. This promotion cannot be combined with any other offer and is subject to change without notice. This offer is only available for new loan applications. You cannot use a new loan to pay off an existing Freedom loan. Offer subject to credit approval. The Member and co-applicant must be at least 18 years of age. Multiple loans may be booked. Credit Union membership is required, eligibility requirements apply.

eStatements Sweepstakes



eStatements

Go paperless!



Help Freedom go green. Enroll in eStatements during the month of October and be entered to win an iPad. To enter all you have to do is enroll to receive your statement electronically. It is so easy. Go into your online banking account and click on the eStatement ad in the top left corner. Complete the form with your preferred email and check the box to receive your statements, alerts and newsletters by email and you will automatically be entered to win an iPad tablet.*

*No purchase necessary. Participants must be a member of Freedom Credit Union. Freedom employees and their families are not eligible to win. Only valid for Members who elect eStatements for the first time between October 1 - 31, 2015. Members previously enrolled in eStatements are not eligible. Winners will be selected at random. There is one grand prize of an iPad. See full rules and terms and conditions at FreedomCU.org.

Holiday Closings

Columbus Day

Monday, October 12, 2015

Veterans Day

Wednesday, November 11, 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.

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	.35%	.35%
12 Months	.50%	.50%
18 Months	.65%	.65%
24 Months	1.04%	1.05%
36 Months	1.44%	1.45%
48 Months	1.74%	1.75%
60 Months	2.08%	2.10%

*APY=Annual Percentage Yield. Rates accurate since 2/13/15. 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® Platinum	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
1-48 Months ³	as low as 2.49%
49-66 Months ³	as low as 2.49%
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 8.49%
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 2/13/15. 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 18%. 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 16.99%. 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 17.9%.

New Instructional Videos

Mobile App



The Freedom Credit Union mobile app allows you to access your accounts anywhere, anytime. Learn how to register for mobile banking and explore all the convenient features, including: mobile deposit, transfer funds, Picture Pay and deactivate and reactivate your Freedom cards.

Visit FreedomCU.org/mobile to learn more about the Freedom mobile app and watch our new instructional videos.

Online Banking



Access your accounts 24/7 with Online Banking. Account management is as easy as logging in to your private computer. Learn how to sign up for online banking and view your accounts, transfer funds, use our free Bill Payer service, purchase CDs online, and so much more!

Visit FreedomCU.org/online to learn more.



[YouTube.com/FreedomCreditUnion](https://www.youtube.com/FreedomCreditUnion)

“Social Security and Your Retirement” Seminar

Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. But do you know the “rules of the road” when it comes to Social Security? Determining when to begin benefits could be one of the biggest financial decisions you face, and there are key issues to consider. How can you get the most out of your benefits?

Here’s an opportunity to attend a valuable educational seminar on this important topic, at no cost and no obligation:

Thursday, October 29, 6:30 pm at our Warminster branch.

This free event is hosted by Brian Arrow, CUNA Mutual’s MEMBERS Financial Services Representative at Freedom Credit Union. For more information or to reserve your place, call 215-612-6136.

Have Retirement or Investment Questions?

Brian Arrow will be visiting each branch throughout October. Lobby visits will run from 9:00 am to 1:00 pm, stop by, walk-ins welcome, or call 215-612-6136 to schedule an appointment.

Monday, October 5 - Northeast Branch

Friday, October 9 - Consolation Branch

Tuesday, October 13 - Sears Branch

Friday, October 16 - Warminster Branch

Monday, October 19 - Abington Branch

Friday, October 23 - Lansdale Branch

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866-512-6109. Nondeposit investments are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.



FreedomCU.org

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

ABA Routing/Transit #: 2360-8475-1

Board Of Directors

Joseph Yerkes, Chairman
George Madden, Vice Chairman
Christopher McGinley,
Secretary/Treasurer
Andrew Folino, Member
Marie Sejda, Member
Lowell A. Tinner, Member
Charles Whiting, Member

President/CEO

John F. King
Credit Committee
John F. King, Chairman
Rick MacLeod, Secretary
Victor Derrick, Member
Supervisory Committee
Crystal Barnett, Chairperson
Wade Birchfield, Member
Steven J. Turco, Member

