

Financial Focus

Organized 1934

Working Together for Financial Freedom

September 2014

Grow Your Funds At Freedom Better Rates & Fewer Fees Help You Earn & Save More!

Freedom is a great place to borrow *and* save. Enjoy the security and consistent interest of our deposit products, and help your money grow faster!

Freedom offers a full suite of Savings, Checking, Money Market, and Certificate of Deposit Accounts. Which one will work for you?

Free Interest Checking Account

No monthly fees, no minimum balance, and no per-check charge · Includes FREE Visa® Check/ATM Card with 10 FREE ATM withdrawals per month · Easy access via Online Banking and Mobile Banking · FREE first order of checks · Earn interest on any balance

Savings Account

Savings Account automatically included with Freedom membership · Holiday, Vacation, and Name-Your-Own Account options · Health Savings Account (HSA), a smart alternative to health insurance · Easy access via Online Banking and Mobile Banking

Money Market Account

Tiered interest rate structure · No commissions, sales charges or annual fees
No minimum initial deposit · Easy access via Online Banking and Mobile Banking

Certificates of Deposit

Earn above-market yields at a fixed rate · Add to CD any time after opening
Automatically renewed · Variety of terms

Visit FreedomCU.org for details and current interest rates.

Focus Points

New Bill Payer Feature Available This Month!

Beginning September 10th, you will be able to view images of paper check payments sent via Bill Payer. Once your merchant has cashed the check and it has cleared their financial institution, an image of the check will be available for viewing—just look for a clickable link in your Bill Payer payments history. Log into Online Banking this month to access Bill Payer and try this tool for yourself!

80th Anniversary Member Appreciation Day

Saturday, September 13th from 9:00 AM to 11:30 AM at the Warminster Branch

Abington Movie In The Park

Friday, September 19th – begins at dusk

Freedom Credit Union Annual Meeting

Tuesday, September 23rd at 6:00 PM at Spring Mill Manor

Fall Is The Season To Save On Your Next Vehicle Purchase!



Did you know that late summer and early fall are the best times to buy a car? According to automotive marketplace *AutoTrader.com*, this time of year yields the best deals and most savings on

new vehicles because it is when dealers begin receiving their new, model-year inventory—and are eager to get older inventory off their lots.

In addition to seasonal savings, make your money go even further with a Freedom Auto Loan. With rates as low as **2.99% APR***, our Auto Loans are easy to apply for, and approvals are made fast. Plus, benefit from:

- Financing up to 100% of the vehicle's value plus tax and tags
- Pre-approval for better budgeting and bargaining power at the dealership
- No monthly fees or prepayment penalties
- Freedom's exclusive, FREE Vehicle Buying Advisor service

If you've been considering upgrading to a new vehicle, now's the time! Take advantage of seasonal savings, and visit the *Loans & Credit* center at **FreedomCU.org** for more details and to apply.

*APR=Annual Percentage Rate. Rates accurate as of 8/20/14. The interest rate you receive will be based on your credit history. APR will not be less than 2.99%, or greater than 11.99%. Satisfactory vehicle insurance required. Freedom Loans and Lines of Credit can't be refinanced and other conditions may apply. Terms and rates are subject to change without notice.





Choose A Freedom Visa® Student Credit Card To Help Your Young Adult Build Credit

This time of year, the young adult in your home may be gearing up for high school or college, or about to enter the workforce for the first time. Help your young adult take another big step by establishing and maintaining credit, with a Freedom Visa® Student Credit Card.

When the student-aged child in your home chooses the Freedom Visa® Student Credit Card, they can take advantage of:

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

While your young adult is building a solid credit history, you can have peace of mind in knowing they have a reliable credit card from your trusted financial institution. To apply, visit the *Loans & Credit* center at **FreedomCU.org**.

* APR = Annual Percentage Rate. APR will not be less than 11.9%. Member must be 18 years or older to apply. An eligible co-borrower will be required unless the Cardholder has independent means of repaying any credit extended.



Insurance Solutions By Freedom Partners Help Protect The Most Important People & Things In Your Life

You already trust Freedom to provide you with high-quality, high-value financial products and services. Why not trust us to help insure your car, home, pets, and more?

TruStage™ Auto and Home Insurance gives you 24-hour claim service and convenient online access to pay your bill, make policy changes, and even report a claim. It's the solution preferred by the most credit unions and their Members.

And, when you want to invest in life insurance or set up an annuity for retirement, look to the MEMBERS Financial Services® Program at Freedom. MEMBERS Financial Services Representative Brian Arrow can help you determine the best coverage for your needs.

In addition to these traditional insurance products, Freedom also offers Pet Insurance from VPI® Nationwide® with a Members-only policy discount. With Veterinary Pet Insurance, you can insure your dogs, cats, birds, and other smaller and exotic pets to help cover the expense of unanticipated medical bills.

To find out more about Freedom's insurance solutions, visit the *Insurance Services* page at **FreedomCU.org**.



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)

Website, Online Banking, Loan Application and Shared Branching: FreedomCU.org

ABA Routing/Transit #: 2360-8475-1

Operations Center

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

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)

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

LOAN RATES

Account Type	As Low as
VISA® Classic or Gold Card	0.99% APR**
Vehicle Loan	2.99% APR*
Home Equity Loan	2.99% APR*
Personal/Signature Loan	7.99% APR*

**APR Annual Percentage Rate. Rates accurate as of 8/18/14. 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.

