

# Financial Focus

Organized 1934

*Working Together for Financial Freedom*

September 2015

## Shopping for a Car? Make Freedom Your First Stop

The fall is a great time to shop for a new car; auto dealers are receiving their new model-year inventory and are eager to get older inventory off their lot. Be ready to take advantage of the fall deals; make Freedom your first stop in your auto purchasing process.

### Free Expert Advice and Guidance

Be an informed buyer; contact the Freedom Vehicle Buying Advisor, an industry expert, to help you select the car you want for the right price. This FREE service can save you time and money. Contact John Venezia at 215-612-6132 or email [venezialej@freedomcu.org](mailto:venezialej@freedomcu.org) to get started. Freedom can help you budget for your new car with free online calculators and loan preapprovals. Secure financing before you shop and you will know how much you can spend.

### New, Used or Refinanced Auto Loans

Freedom offers auto loans with low interest rates for up to 100% of the purchase price. Our application process is quick and easy; you can apply online or through our mobile app. Our local processing provides quick approvals.

### Value Added Service

Through our value added partners, Freedom also offers discounted pricing for purchasing select GM vehicles, Auto Insurance, Extended Warranty, and Mechanical Breakdown programs.

Learn more at [FreedomCU.org](http://FreedomCU.org)

## Save \$750 Off New GM Vehicles



Freedom members get a discount on eligible Chevy, Buick or GMC vehicles. Learn more at [lovemycreditunion.org/gm-discount](http://lovemycreditunion.org/gm-discount)

Program ends 9/30/15. Eligibility requirements apply.

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



Apply for a Freedom auto loan anytime, anywhere with the Freedom Mobile App. Now, for a limited time, apply for your auto loan using the Freedom Mobile App and get \$100 when your loan is approved and accepted!\*

Don't have the Freedom Mobile App? Download it now from the Apple App Store or Google Play.



\*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.

# Focus Points

## Holiday Closings

### Labor Day

Monday, September 7, 2015

### Columbus Day

Monday, October 12, 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.

## Upcoming Events

### Our Lady of Consolation Italian Festival

September 13 • 12 - 7 p.m.

### Annual Meeting

September 29 • 6 p.m.  
Hilton Philadelphia

### Member Appreciation Day

October 16  
All Freedom branches

### Shredding Event

October (Details to be announced)



**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

## Pay My Bills! Sweepstakes

Congratulations to the three lucky winners of our *Pay My Bills!* Sweepstakes!

### John L., Berry N. and Joy H.

Each Member received \$1,000. Winners were randomly selected from all of the Members who used Picture Pay in the Freedom Mobile App or entered the contest during the promotional period. Thank you to all who participated. Learn more about the Freedom Mobile App and Picture Pay at [FreedomCU.org/Mobile](http://FreedomCU.org/Mobile).

## Student Visa – A Smart Start

Your young adult can have all the convenience of a Visa credit card but with the assurance of a reasonable credit limit. Help your young adult learn how to manage expenses and build a solid credit history with a Freedom Visa® Student Credit Card.

To apply, visit [FreedomCU.org/StudentCard](http://FreedomCU.org/StudentCard)



## DEPOSIT RATES

Account Type	APY
Savings and Clubs	0.20% APY*
Checking	0.10% APY*
Money Market Tier 1	0.20% APY*
Money Market Tier 2	0.30% APY*

## CD & IRA RATES

Term	APY
6 Month	0.35% APY**
12 Month	0.50% APY**
18 Month	0.65% APY**
24 Month	1.05% APY**
36 Month	1.45% APY**
48 Month	1.75% APY**
60 Month	2.10% APY**

## LOAN RATES

Account Type	As Low as
VISA® Platinum or Gold Card	0.99% APR***
Vehicle Loan	2.49% APR***
Home Equity Loan	3.24% APR***
Personal/Signature Loan	8.49% APR***

\*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 8/1/15. Rates subject to change without notice and may change after account is opened. Visit [FreedomCU.org](http://FreedomCU.org) to view our Rate and Fee Schedule.

\*\*Annual Percentage Yield. Rates are accurate as of 8/1/15. 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](http://FreedomCU.org) to view our Rate and Fee Schedule.

\*\*\*APR Annual Percentage Rate. Rates accurate as of 8/1/15. 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](http://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.

### 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

