

Financial Focus

Organized 1934

Working Together for Financial Freedom

June 2018

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.

SCAM ALERT- Beware of Imposters

Mystery Shopper Scam Alert is a twist on the "Fake Check" scam: Members receive letters in the mail accompanied by a check inviting them to earn extra money as a mystery shopper. If you receive something like this or have any reason to believe a check to be fraudulent we strongly urge you to call our Loss Prevention Team at 215-612-5978. We'll be glad to help verify if the check is good.

Access Your Accounts

Need to quickly view your account balance, transfer funds or even pay bills? Access your accounts 24/7 with these free services:

Mobile Banking

- Real time account balances and transactions
- Transfer Funds
- Make Deposits- Up to \$2,500 available immediately
- Pay a Friend
- Deactivate/Reactivate Credit and Debit/ATM Cards
- Apply for a Loan

Online Banking

- Real time account balances and transactions
- Transfer funds between accounts
- Schedule bill payments
- Sign up for eStatements/eAlerts
- Purchase share certificates (non-IRA)
- View pending card transactions
- Reorder checks

Telephone Teller

- Retrieve Share and Loan Balances
- Credit Card Inquiries
- Account History
- Stop Check Payments
- Transfer Funds
- Check Withdrawals

Learn more about these free services and download the mobile app from

FreedomCU.org/Access

Dive Into Your Home Equity This Summer!



When you apply for a Home Equity Loan or Line of Credit with your credit union, you can be sure you'll get a low rate, expert advice, and helpful service. So, why not put your home to work for you? Start the summer off right and turn your backyard into your dream landscape, renovate your kitchen or bathroom or upgrade your family vacation plans!

- Home Equity Loan has a fixed APR as low as 3.24%.*
- Home Equity Line of Credit offers a great, variable 4.74% APR.**
- For a limited time, you may be able to use up to 100% of the value of your home, and interest payments are usually tax deductible (consult your tax advisor).

To learn how your home equity can work for you or apply online, visit FreedomCU.org/HomeEquity.

*Annual Percentage Rate (APR) applies to Loan-to-Value (LTV) less than or equal to 80%. APR will not be less than 3.24% or greater than 6.49%. The interest rate you receive will be based on your credit history. Hazard Insurance is required. For loans over \$150,000, Title Insurance is required. Loan subject to final approval. Terms and rates subject to change without notice and apply to loans in the 2nd lien position.

**Annual Percentage Rate (APR) applies to Loan-to-Value (LTV) less than or equal to 80%. Home 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. Rate will never be less than 4.74% nor greater than 18%. The interest rate you receive will be based on your credit history. APR as low as Prime Rate - 0.01% Margin. Rates accurate since 4/1/18. Hazard Insurance is required. For loans over \$150,000, Title Insurance is required. Line of Credit subject to final approval. Terms and rates subject to change without notice.



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The Family Security Plan®
 Providing the Foundation for a Secure Future

Cancer is a word no one wants to hear.

\$500 Cancer Benefit Paid For By Your Credit Union

Be Prepared with Family Security Plan

We cannot predict the future. Approximately 39.6% of men and women will be diagnosed with cancer at some point during their lifetimes. That's almost 4 in 10 people.

The word cancer can be scary to hear, but you can beat it. There are more than 100 different types of cancer, many less severe than others. The one thing all cancers have in common is the cost associated with it.

A cancer diagnosis can drain your family's finances. You should be able to focus on your recovery, not on paying bills. A little extra help never hurts. A \$500 Cancer Benefit, paid for by Freedom Credit Union in partnership with The Family Security Plan®, can help. You can activate your no cost coverage at: <http://pages.familysecurityplan.com/cancer-protection-plan.html>.

DEPOSIT RATES

Account Type	APY
Savings and Clubs	0.30% APY*
Checking	0.10% APY*
Money Market Tier 1	0.30% APY*
Money Market Tier 2	0.55% 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 5/16/18. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

CD & IRA RATES

Term	APY
6 Month	0.75% APY**
12 Month	1.70% APY**
18 Month	1.75% APY**
24 Month	1.90% APY**
30 Month	2.10% APY**
36 Month	2.25% APY**
48 Month	2.35% APY**
60 Month	2.65% APY**

**Annual Percentage Yield (APY). Rates are accurate as of 5/16/18. 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. Terms and rates are subject to change without notice. For rates and fees, see our Rate and Fee Schedule.

***APR Annual Percentage Rate. Rates accurate as of 5/16/18. 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 Cash Back 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 9.9% or greater than 17.9%. Offer subject to change without notice.

LOAN RATES

Account Type	As Low as
VISA® Cash Back Card	0.99% APR***
VISA® Gold Card	8.90% APR***
Vehicle Loan	2.89% APR***
Home Equity Loan	3.24% APR***
Personal/Signature Loan	8.99% APR***

