

Financial Focus

Organized 1934

Working Together for Financial Freedom

March 2017

1% Cash Back Card with Extended Intro Rate - 0.99% APR for 12 months!

If you are carrying a balance on another credit card or you use your credit card regularly you need to switch to our Cash Back Visa card. For a limited time we have extended the intro rate of 0.99% APR* for 12 months.

Transfer your balance from your high rate bank or store cards and you can save big! **Plus, there's NO BALANCE TRANSFER FEE!**

Apply today at FreedomCU.org/CashBack.

*APR = Annual Percentage Rate. Balance transfers/cash advances/purchases during the promotional period (12 months from the date the card is opened) will be eligible for the 0.99% APR. Balance transfers from other Freedom cards are not eligible for promotional rate. All purchases made with the Cash Back card will receive 1% cash back deposited into the primary savings account at the credit union. This offer is only available for new card applications during the promotional period. After the promotional period the APR you receive on a Visa Cash Back card will be based on your credit history and will not be less than 9.9% or greater than 17.9%. All rates accurate as of 3/1/17. The maximum unsecured debt per Member is \$30,000. Offer subject to credit approval. Not everyone will qualify. You must be at least 18 years of age Offer is available for a limited time, may be withdrawn at any time and is subject to change without notice.

With the Cash Back Card you get all of these added benefits:

- **1% cash back on all purchases – deposited directly into your savings account**
- 0.99% APR intro rate* for the first 12 months
- No annual fee
- No balance transfer fee
- No cash advance fee
- Plus, all of these added benefits... Roadside Dispatch, Auto Rental Collision Damage Waiver, Travel & Emergency Assistance Services, Warranty Manager Service, Cellular Telephone Protection, Emergency Medical/Dental Benefit, Visa Concierge Service, and Travel Accident Insurance



Grow your retirement income with an IRA Share Certificate of Deposit.

36 month
2.02% APY*

48 month
2.28% APY*



Take advantage of this limited time offer by visiting one of our branch locations or completing our online form at FreedomCU.org/IRACD

*APY - Annual Percentage Yield. Limited time offer, special rate for 36-month IRA CD with a 2.02% APY and a for 48-month IRA CD with a 2.28% APY. APY effective 2/1/2017. A minimum deposit of \$500 (\$250 for Youth CD – 25 and younger) is required to open the account and earn the promotional APY. The IRA CD special is for new money only and cannot be transferred from another Freedom account. After the promotional term, the CD will auto-renew for the same term at the current rate at the time of renewal. Promotion will be open to transfers from other financial institutions, rollover funds and direct contributions per IRS regulations Primary Savings Account required for Membership with a \$5 minimum balance. Regulations prohibit payment in excess of available earnings. Penalty will be applied for early withdrawal. Fees may reduce earnings. Promotion cannot be combined with other offers. Offer is subject to change without notice and may be rescinded at any time. For additional rates and terms visit FreedomCU.org

It's never too early to teach the value of savings.

Refer a youth account and you each earn \$25



To help the young person in your life get started on the road to financial awareness we are offering a special youth referral promotion, open any youth savings account and we will give both you and the youth account owner \$25! Apply online or in a branch location – use the promotional code R9. Open your account today at FreedomCU.org/Youth

*Promotion is only valid for new accounts opened from March 1 – April 30, 2017. Credit Union Membership and social security number is required to open the account. Limit one per individual. The incentive is only for new member accounts, each person can only be a new member once. Youth is defined as a child between 1 - 25 years of age. If the account is in good standing, matching funds will be paid 30 days after the initial deposit is made. Children 12 and older may have a primary savings account in their own name. Savings accounts for minors under the age of 12 must have an adult joint owner or custodian on account. Member must be 16 years of age or older for a checking account.

Tools For Your Next Vehicle Purchase

Thinking about purchasing a new or used car? The vehicle purchasing process can be a stressful experience, but it doesn't have to be. As a member you have access to tools to help you make your next vehicle purchase, quick, easy and convenient.

Introducing a new member benefit - TRUECar.

We have partnered with TrueCar to remove the negotiation and price haggling part of the car buying experience. Use the TrueCar portal on our website to build a car based on your preferences or search the inventory of thousands of used cars. Once you choose your car, you'll receive upfront pricing information from Certified Dealers in minutes. TrueCar shows you what others paid for the car you are considering and TrueCar affiliated dealers can offer you savings on new and used vehicles in stock and on the lot. Visit FreedomCU.com/TrueCar to get started.



Vehicle Buying Advisor

Need a little extra assistance? Receive FREE expert advice from our Vehicle Buying Advisor Service, they can help guide you through the entire process. To get started contact John Venezia at venezialej@freedomcu.org or 215-612-6132.

Dedicated Loan Specialists

We have specially trained dedicated loan specialists to help guide you through the lending process. Armed with competitive rates and flexible terms, they will work with you to find the financing option that works best for you. Call 215-612-5900 and select option 4 to reach a member of our lending team.

DEPOSIT RATES

Account Type	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 3/1/17. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.
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	**Annual Percentage Yield. Rates are accurate as of 3/1/17. 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 to view our Rate and Fee Schedule.
6 Month	0.65% APY**	
12 Month	0.75% APY**	
18 Month	0.85% APY**	
24 Month	1.15% APY**	
30 Month	1.30% APY**	
36 Month	1.55% APY**	
48 Month	1.85% APY**	***APR Annual Percentage Rate. Rates accurate as of 3/1/17. 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.
60 Month	2.25% APY**	

LOAN RATES

Account Type	As Low as	† 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.
VISA® Cash Back Card	0.99% APR***	
VISA® Gold Card	8.90% APR***	
Vehicle Loan	2.49% APR***	
Home Equity Loan	3.24% APR***	
Personal/Signature Loan	5.99% APR***	



Over Paying on Your Auto Loan?

Join the hundreds of members who have refinanced their loan with us. It only takes a few minutes to SAVE BIG!

As a current member you qualify for exclusive low rates. It takes only minutes to apply. The process is easy and we offer quick approvals.

For a limited time, earn 1% cash back on Auto Loans - including new and used cars and refinancing! Learn more at FreedomCU.org/Auto

Focus Points

Shredding Event

Join us April 29 at the Warminster Branch from 9:00 to 11:00am for a FREE shredding event. Don't miss out on this opportunity to securely destroy your outdated documents.

Scholarship Applications

Every year, three \$2,000 scholarship awards are given to qualified students to help them further their education. Scholarship applications begin April 1, 2017. Visit FreedomCU.org for more information.



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NMLS # 408456