

Financial Focus

Organized 1934

Working Together for Financial Freedom

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\$0 + \$0 = 100%
MONEY DOWN PMI HOME OWNERSHIP

With the **FREEDOM FIRST-TIME MORTGAGE**, it's easy to become a first-time home buyer!

Saving for the down payment is typically the barrier that most first-time buyers struggle to overcome.

With **NO** down payment and **NO** private mortgage insurance we can reduce your costs and your monthly payments.

- **AVAILABLE TO FIRST-TIME BUYERS***
Haven't owned in the past 3 years
- **NO DOWN PAYMENT**
- **FIXED & ADJUSTABLE RATES**
Flexible terms available
- **NO PMI means lower monthly payments**
- **NO GEOGRAPHIC RESTRICTIONS:**
Available to anyone buying in PA, NJ, DE
- **NO REASON TO WAIT- CALL OR EMAIL US TODAY**

215-612-6134 | firsttimebuyer@freedomcu.org

* All product features are subject to approval. You must meet employment and/or income requirements to qualify for the loan. Terms and rates are subject to change based on market conditions and consumer eligibility. Membership eligibility is also required. Promotional offer is for credit secured by a first lien owner-occupied dwelling only. Monthly principal and interest payment of \$983.88 based on a purchase price of \$200,000 with 0% down payment at 4.25% for 30 years with an Annual Percentage Rate (APR) of 4.296%. Since payment does not include an amount for escrow of monthly taxes and insurance the actual payments will be greater. Maximum loan amount of \$424,100 for purchase of primary residence in PA, NJ, or DE only. Promotional offer can be terminated at any time. This offer cannot be combined with any other offer or promotion.



SCAM ALERT - Beware of Imposters



COMPUTER TECH SUPPORT SCAMS

Cybercriminals may contact you by phone or have a pop-up appear on your computer screen. Once they gain your trust, they may ask for your user name and password. Once they do this, your computer is at risk. Never call any phone numbers that pop up on your screen, instead research the company and call them directly. Never provide your credit card # or account information.

ONLINE LOANS OR GRANTS SCAM

Government agencies will not contact you directly through any social media websites with loan offers. Be cautious of any online loan companies. Do your research before applying and providing any personal or account information. Often these fraudsters will send a check or deposit funds directly to your account. As part of the scam you are asked to wire funds, buy gift cards, or send a Western Union Money Gram.

ONLINE JOB AND MYSTERY SHOPPER SCAMS

Do your research on the company and do not provide your account or personal information. Remember if the offer sounds too good to be true, it most likely is. The fraudulent companies will either send a check or attempt to make a deposit directly to your account. Written correspondence from them will often have poor grammar. As part of the scam you will be asked to return a portion of the funds to them.

ATM SCAMS

If you are contacted by a friend or someone on social media offering to help you out financially, be aware. Do not provide your ATM card and PIN # to anyone. The card is for your own personal use. Once a fraudster gains access to your card, they can deposit checks and make withdrawals. The credit union is then informed that the checks are fraudulent and you are on the hook for any money that was withdrawn from your account. If you told the credit union that your card was stolen, you've committed fraud.

LOTTERY SCAM

Not all lotteries are legitimate, scam artists will use the promise of awards to entice consumers to send money for taxes or fees. Legitimate lotteries do not require you to pay to collect your winnings.

In summary, do not send any money to someone that you do not know. If you have any questions or concerns regarding a check or funds being deposited into your account that may be from a questionable source contact Freedom Credit Union Loss Prevention at 215-612-5978 prior to sending funds to anyone.

Pennsylvania Treasurer Joe Torsella warned Pennsylvanians of a telephone scam in which scammers portray themselves as Treasury employees threatening victims with arrest if they do not immediately pay unpaid taxes.

"Actual Treasury employees would never threaten Pennsylvanians or victimize them. This is a fraud that is being perpetrated by criminals seeking to exploit our friends and neighbors," said Torsella. "I want to ensure that Pennsylvanians are aware of this scam, so they can take precautionary measures to protect themselves."

The Pennsylvania Treasury does not collect taxes or seek payments via telephone, and has no arresting authority. In addition, any services that Treasury provides to the public including processing unclaimed property, are offered free of charge.

Stay Protected with Visa Purchase Alerts



With free Visa Purchase Alerts, you can receive real-time notifications on your Freedom Visa credit or check card activity to help monitor your accounts. Customize your alerts to notify you when purchases are made that reach a specified amount threshold, purchases made outside the United States, or even purchases made on the internet or over the phone.

With Visa Purchase Alerts, you receive these free benefits:

- Get alerts for transactions in real-time and immediately identify potentially fraudulent activity.
- Track spending and stay on top of account balances.
- Adjust your alerts to what makes sense for you and receive them via SMS text and/or email.

It's simple to start receiving Visa Purchase Alerts, just register your mobile device or email to receive alerts and choose custom notification triggers that match your needs, such as transactions exceeding a set amount. Visit freedomcu.org and sign up.

Refer a Member, Earn Cash



For a limited time we are offering extra incentives to new and referring members. If your friend or family member lives, works, worships, volunteers or goes to school in Bucks, Chester, Delaware, Montgomery, or Philadelphia County they are eligible to join. You and the new member can earn up to \$100.* 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.

Promo Code	Member Referral Incentives (One per new member)	New Member receives	Referring Member receives
R9	New member joins FCU opens Savings account	\$25	\$25
R9	New member joins FCU opens Savings, Checking, eStatements, and Check Card	\$50	\$50
R9	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.



*Annual Percentage Rate (APR) will not be less than 5.99% or greater than 14.99%. Rates accurate as of 10/1/17. The interest rate you receive and the amount you may borrow will be based on your credit history and are subject to approval. The maximum unsecured debt per Member is \$30,000. Payment Example: Monthly payments for a \$10,000 personal loan at 5.99% APR for a term of 5 years would result in 60 monthly payments of \$193.30. Advertised rates and terms are subject to change without notice. Loan proceeds may not be used to refinance any existing loan with Freedom Credit Union. Limited time offer. Offer is subject to change without notice. Credit union membership required, eligibility requirements apply.

MONEY MARKET, CHECKING & SAVINGS RATES

Account	Dividend Rate	APY ¹
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%

¹Dividends 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 as of 10/1/17. Rates subject to change without notice and may change after account is opened.

SHARE & IRA CERTIFICATE (CD) RATES

Account Type	Dividend Rate	APY ²
6 Months	.65%	.65%
12 Months	1.10%	1.11%
18 Months	1.25%	1.26%
24 Months	1.40%	1.41%
30 Months	1.60%	1.61%
36 Months	1.75%	1.76%
48 Months	1.85%	1.87%
60 Months	2.23%	2.25%

²APY=Annual Percentage Yield. Rates accurate as of 10/1/17. 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 RATES⁴

Credit Card Type	APR ³
Visa [®] Cash Back	0.99% Intro APR, then as low as 9.90%
Visa [®] Gold	As low as 8.90%
Student Visa	11.90%
Shared Secured Visa	15.90%

NEW/USED VEHICLE LOAN RATES

Term	APR ³
1-66 Months (New) ⁵	as low as 2.49%
1-66 Months (Used) ⁵	as low as 2.99%
67-75 Months ⁵	as low as 2.99%
76-84 Months (New Only)	3.99%

HOME EQUITY LOAN RATES⁶

Term	APR ^{3,7}	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^{6,8}

Index	Margin	APR ³
Prime Rate	as low as -0.01%	3.99%

FIRST MORTGAGES

Call Freedom at 215.612.6196 or visit FreedomCU.org for current rates and terms.

OTHER LOAN RATES

Type	APR ³
Share Secured Loan	7.00%
Share Certificate Secured Loan ⁹	7.00%
Personal Loan ¹⁰	as low as 5.99%
Overdraft/Line of Credit ¹¹	as low as 10.90%

³APR=Annual Percentage Rate. The maximum unsecured debt per Member is \$30,000. Rates accurate as of 10/1/17. Terms and rates subject to change without notice.

⁴The interest rate you receive will be based on your credit history. Rate will not be less than listed above or greater than 17.9%. 0.99% Introductory APR applies to all purchases, cash advances, and balance transfer made using the Freedom Visa Cash Back card 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.

⁵The interest rate you receive will be based on your credit history. Rate will not be less than 2.49% for new cars or 2.99% for used cars, or greater than 11.99%

⁶APR 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. Loan subject to final approval. Terms and rates subject to change without notice.

⁷APR will not be less than 3.24% or greater than 6.49%. The interest rate you receive will be based on your credit history. Applies to loans in the 2nd lien position.

⁸Home 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. Margin will not be less than listed above or greater than 1.49%.

⁹The greater of 7% APR or 2% above the Term Share Certificate rate.

¹⁰The interest rate you receive will be based on your credit history. APR will not be less than listed above or greater than 14.99%. Loan minimum is \$500.

¹¹The interest rate you receive will be based on your credit history. APR will not be less than listed above or greater than 17.9%.

Use the Equity in your Home to Fund your Next Adventure



Whether you are planning a once-in-a-lifetime vacation or making home improvements, a low-interest home equity loan can help you make your dreams a reality.

A Home Equity Loan or Line lets you borrow money using the equity in your home as collateral. Unlike almost any other consumer loan type, the interest on a home equity loan or HELOC is likely to be tax-deductible (consult your tax advisor).

With a home equity loan, you borrow a lump sum of money repayable over a fixed term, usually 5 to 15 years, giving you the security of a locked-in rate and a consistent monthly payment.

A HELOC is like any other type of open-ended credit. You can borrow money as needed, up to the established credit limit, by making a transfer into your checking account. A HELOC is a variable-rate loan, so your monthly payments will change based on your outstanding balance and fluctuations in the prime rate.

Contact our Home Equity Consultant at 215-612-5982 or wozniakm@freedomcu.org to find out more about our home equity loan products.

Refer a friend for a mortgage or home equity loan and you each receive \$100 - call for details!

Accelerate your savings!

WITH OUR NEW
15-MONTH TERM CD

1.65%
APY*



Take advantage of this limited time offer! New money only.

Build your savings quickly with our high yield 15-month term Share Certificate of Deposit*. Enjoy the stability of a predictable high yield and no long term commitment. Purchase your 15-month CD at one of our conveniently located branch locations.

* Limited time offer, 15-month CD and IRA CD with a 1.65% Annual Percentage Yield (APY). A minimum deposit of \$500 of new money to the credit union (\$250 for Youth CD 25 or younger) is required to open the account and earn the promotional APY. After the promotional term, the CD will auto-renew for a 12-month term at the applicable rate. Primary Savings Account required for Membership with a \$5 minimum balance. For Members under age 12, a Joint Savings Account Owner 18 or older is required. 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. For additional rates and terms visit FreedomCU.org

Focus Points

Holiday Closing

Columbus Day | Monday, October 9

Although we will be closed, mobile banking, online banking, telephone teller and our Credit Union network of ATMs will be available.

Important Information

Effective January 1, 2018 we will no longer be giving account balances, providing account transaction history or transferring funds over the phone. If we do provide this service after January 1, 2018 it may come at a cost to you. This information is always available, at no charge, through our telephone teller, online banking and mobile banking.



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