

Financial Focus

Organized 1934

Working Together for Financial Freedom

November 2017

Hosting this year's family gathering?

REFER & EARN

Get some extra cash.

up to \$100 for every member you refer



Refer friends and family and earn up to \$100 each when opening an account.

You will also get the chance to win 1 of 5 \$1,000 monthly prizes.

At the end of the promotion, participants will be entered to win a \$10,000 grand prize!

More referrals mean more chances to win!

Promotion ends January 31, 2018

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 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. Visit FreedomCU.org for complete details.

Focus Points

Holiday Closings

Veterans Day - Saturday, November 11

Thanksgiving - Thursday, November 23 and Friday, November 24

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

Hatboro Holiday Parade

Celebrate the season on Sunday, November 19 at 2:00pm, at the 57th Annual Hatboro Holiday Parade! Join us along the parade route on York Road in the heart of Hatboro as Freedom Employee volunteers march in the parade!

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.

Pictures with Santa

Santa and Mrs. Claus are coming to Freedom Credit Union! Don't miss this holiday tradition, get a free photo with Mr. and Mrs. Claus.

Warminster Branch

Saturday
December 2
9:30 - 11:30 am

Northeast Branch

Saturday
December 9
9:30 - 11:30 am



\$0

MONEY
DOWN

+

\$0

PMI

=

100%

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.



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*

*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 11/1/17. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

CD & IRA RATES

Term	APY
6 Month	0.65% APY**
12 Month	1.11% APY**
15 Month*	1.65% APY**
18 Month	1.26% APY**
24 Month	1.41% APY**
30 Month	1.61% APY**
36 Month	1.76% APY**
48 Month	1.87% APY**
60 Month	2.25% APY**

**Annual Percentage Yield (APY). Rates are accurate as of 11/1/17. 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.

***Annual Percentage Rate. Rates accurate as of 11/1/17. 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.

LOAN RATES

Account Type	As Low as
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***

† 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.

*new money only



Board of Directors

Christopher McGinley, Chairman
George Madden, Vice Chairman
Charles M. Whiting, Secretary/
Treasurer
Joseph Yerkes, Member
Andrew Folino, Member
Marie Sejda, Member
Lowell A. Tinner, 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

