

Financial Focus

Organized 1934

Working Together for Financial Freedom

December 2017

Hosting this year's
family gathering?
Get some extra cash.

REFER & EARN
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

Christmas - Monday, December 25

New Year's Day - Monday, January 1

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

Pictures with Santa

Warminster Branch - Saturday, December 2 | 9:30 - 11:30 am

Northeast Branch - Saturday, December 9 | 9:30 - 11:30 am

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.

Don't Miss Out on Winter Skip-a-Pay

Take a break from your expenses this holiday with Skip-a-Pay. Eligible members with an auto or personal loan can skip their December or January loan payment for just a low \$28 processing fee.*



To skip your payment, simply visit FreedomCU.org/SkipAPay. Enter your loan information and your next payment will be skipped! Payments may only be skipped using our online form and if you have more than one loan you'd like to skip you will need to enter them separately.

*The promotion is only valid for loan payments due in December 2017 or January 2018. A \$28 processing fee per loan will be automatically deducted from your Checking Account and the funds must be in your Account at the time your application is processed or it will be declined. If you do not have a Checking Account, the fee will be taken from your Primary Savings Account. Loan payments can be skipped only on Personal or Vehicle Loans. In order to qualify for this promotion, all Accounts and Loans must be in good standing and each Loan cannot be skipped more than twice per year (once per promotion period). After skipping the payment, your regular monthly payments will resume in accordance with your existing payment schedule. Interest will continue to accrue during the month skipped and your term will be extended by one month. To ensure proper processing please submit your skip request a minimum of two business days prior to the date your loan payment is due. The Skip-a-Pay request will not be accepted if it is submitted on the day payment is due or after the payment due date.

\$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*

CD & IRA RATES

Term	APY
6 Month	0.65% APY**
12 Month	1.11% APY**
15 Month (new money only)	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**

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***

*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 12/1/17. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

**Annual Percentage Yield (APY). Rates are accurate as of 12/1/17. 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.

***APR Annual Percentage Rate. Rates accurate as of 12/1/17. 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.

† 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.



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