

Financial Focus

Organized 1934

Working Together for Financial Freedom

April 2015

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The New & Improved Freedom Mobile App



App available for iPhone, Android, and iPad



President's Message



At Freedom we are committed to making your financial transactions quick, easy, and convenient. When I last addressed the membership I spoke to you about a new mobile banking application that would be available in March. I am pleased to announce it is ready for use. With the Freedom Mobile App you have access to your accounts anywhere, anytime.

Available for iPhone, iPad and Android devices, the app is easy to download and simple to use. To get started use the QR codes on this page to take you to iTunes or Google Play.

In addition to viewing your accounts, checking transactions and transferring funds, the app has enhanced features including mobile deposit, picture pay and instant card deactivation/reactivation.

The app is easy to install and use, but if you have any questions there is an FAQ section right on the login screen. Also look for instructional videos coming to the mobile page at FreedomCU.org/mobile.

Our staff has been trained to assist you, stop by our Mobile demonstration days in our branches. Look for dates and times at FreedomCU.org or on page 2 of this newsletter. Bring your iPhone, iPad and Android devices and they will be happy to help you get started. When you are there, try your first mobile deposit on us. We will be offering members a \$10.00 check while you are there to get started. If you use mobile banking to deposit that \$10.00 check then the money is yours. We are convinced that if you try it you will not be inconvenienced again with a trip to a branch.

We have made some changes to our credit cards that make them more secure. We are now adding EMV technology to our credit cards. When the vendors who accept credit cards become compliant with this new technology later this year, we will be ready for them. Although this cannot defend against all fraud it is a step in the right direction in protecting our members. Later this year when EMV technology will be available for Debit Cards we will add EMV chips to our Debit Card product as well.

On behalf of our board of directors and staff at the credit union we thank you for your business and your continued support of your credit union.

John F. King
President / CEO

Going Mobile – Access Anywhere, Anytime

Now every Freedom Credit Union Member can manage their money right from their hand held device. With the new and improved Freedom Mobile App you have access to your accounts anywhere, anytime.

Available for iPhone, iPad and Android devices, the app is easy to download and simple to use. To get started use the QR codes in this newsletter or visit the mobile section of our website. There you will find frequently asked questions and additional helpful information. You can also stop by a branch or contact our call center with questions.

What's new? Everything.

The app is loaded with features to make your financial life quick, easy, and convenient.



Make a Deposit, Pay a Bill

Make deposits and pay bills on the go – all with one click



View your Accounts

Check your balance, look up a deposit, review your history - instantly

Transfer Funds

Move money between your accounts or to other Freedom accounts, make payments

Apply for a Loan

Start the lending process right from your phone

Deactivate or Reactivate Cards

Turn your Freedom credit and debit/ATM cards off from your phone; turn them on when you are ready to use the card again



The Freedom Mobile app lets you manage your money on the go.

Special in Branch Demonstration Days

Come into the branch for a demonstration of the new mobile app and all of the new and exciting features.

Consolation: Thursday, April 9, 10:00 AM to 2:00 PM
Northeast: Friday, April 10, 10:00 AM to 2:00 PM
Sears: Thursday, April 16, 10:00 AM to 2:00 PM

Lansdale: Friday, April 17, 10:00 AM to 2:00 PM
Abington: Thursday, April 23, 10:00 AM to 2:00 PM
Warminster: Friday, April 24, 10:00 AM to 2:00 PM

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talk about savings.

say hello to the Sprint Credit Union Member Discount.

Consumers
Save

10% or **15%**

Businesses
Save

On select regularly priced Sprint monthly service.

Plus, waived activation & upgrade fees
(up to \$36 in savings each).



Learn more

- Call: 877.SAVE.4.CU
- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code
for your discount

- Consumer: NACUC_ZZM
- Business: NACUC_ZDS_ZZM

Credit union membership
validation is required.



Get your FREE Love
My Credit Union
Rewards app and
simplify credit
union membership
validation.



LOVE MY
CREDIT UNION
REWARDS

Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line, IL. Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans, Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

2014 Sprint Item #800-11 ©2014 CU Solutions Group 091614 3528

1% Cash Back Rewards

Freedom Visa Cash Back Rewards card holders earn 1% cash back on all purchases. Now, for a limited time, earn 1% cash back on balance transfers too!*



* Eligibility requirements apply. Please visit FreedomCU.org for more details.

MONEY MARKET, CHECKING & SAVINGS RATES

Account	Dividend Rate	APY*
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%

*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 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 accurate since 2/1/15. Rates subject to change without notice and may change after account is opened.

SHARE & IRA CERTIFICATE (CD) RATES

Account Type	Dividend Rate	APY*
6 Months	.35%	.35%
12 Months	.50%	.50%
18 Months	.65%	.65%
24 Months	1.04%	1.05%
36 Months	1.44%	1.45%
48 Months	1.74%	1.75%
60 Months	2.08%	2.10%

*APY=Annual Percentage Yield. Rates accurate since 2/13/15. 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 RATES²

Credit Card Type	APR ¹
Visa® Platinum	0.99% Intro APR, then as low as 9.90%
Visa® Gold	0.99% Intro APR, then as low as 8.90%
Student Visa	11.90%
Shared Secured Visa	15.90%

NEW/USED VEHICLE LOAN RATES

Term	APR ¹
1-48 Months ³	as low as 2.99%
49-66 Months ³	as low as 2.99%
67-75 Months ³	as low as 3.99%
76-84 Months (New Only)	4.99%

HOME EQUITY LOAN RATES⁴

Term	APR ^{1,5}	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^{4,6}

Index	Margin	APR ^{1,3}
Prime Rate	-0.01%	3.99%

FIRST MORTGAGES

Call Freedom at **215.612.6196** or visit FreedomCU.org for current rates and terms. Call CU Abstract at **267.803.5000** for title insurance services.

OTHER LOAN RATES

Type	APR ¹
Share Secured Loan	7.00%
Share Certificate Secured Loan ⁷	7.00%
Personal Loan ⁸	as low as 8.49%
Overdraft/Line of Credit ⁹	as low as 10.90%

¹APR=Annual Percentage Rate. The maximum unsecured debt per Member is \$30,000. Rates accurate as of 2/13/15. Terms and rates subject to change without notice. ²The interest rate you receive will be based on your credit history. Rate will not be less than listed above or greater than 18%. 0.99% Introductory APR applies to all purchases, cash advances, and balance transfer made using the Freedom Visa cards 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. ³The interest rate you received will be based on your credit history. Rate will not be less than listed above or greater than 11.99%. ⁴APR 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. Low, all services fee of \$95. ⁵APR will not be less than 3.99% or greater than 6.99%. The interest rate you receive will be based on your credit history. Make 60 payments of \$184.20 per \$10,000 borrowed at 3.99% APR. Applies to loans in the 2nd lien position. ⁶Home 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. ⁷The greater of 7% APR or 2% above the Term Share Certificate rate. ⁸The interest rate you receive will be based on your credit history. APR will not be less than listed above or greater than 16.99% Loan minimum is \$500. ⁹The interest rate you receive will be based on your credit history. APR will not be less than listed above or greater than 17.99%.

Employee of the Quarter

Kelly Schok



Congratulations to Kelly Schok from the Northeast branch in being named employee of the quarter. Kelly is known for her dedication to providing Members with the best possible experience and truly committing to Freedom Credit Union's mission. On many occasions she has stepped up to assist the Call Center, fill in during branch shortages, and changed her schedule to accommodate others. Thanks to Kelly's knowledge, expertise and skills she has caught a number of scam checks and transfer requests in the last 6 months to protect our members from potential losses; all while delivering a memorable Member experience every time.



Main Telephone: (215) 612-5900

Main Fax: (215) 612-5939

Telephone Teller: (215) 612-5919
(877) 612-5919 (Outside The Local PA Area)

Call Center Hours

8:00 AM - 6:00 PM (M-Th)
8:00 AM - 7:00 PM (F)
9:00 AM - 12:00 PM (Sa)

Website, Online Banking, Loan Application and Shared Branching: FreedomCU.org

ABA Routing/Transit #: 2360-8475-1

Operations Center

CenterPointe Office Center
626 Jacksonville Road, Suite 250 • Warminster, PA 18974

CONSOLATION BRANCH

4900 Princeton Avenue • Philadelphia, PA 19135

9:00 AM - 4:30 PM (M-W)
9:00 AM - 6:00 PM (Th)
9:00 AM - 7:00 PM (F)
9:00 AM - 12:00 PM (Sa, Su)

SEARS BRANCH

Cottman & Bustleton Avenues • Philadelphia, PA 19149

9:30 AM - 4:30 PM (M-W)
9:30 AM - 6:00 PM (Th)
9:30 AM - 7:00 PM (F)
9:00 AM - 12:00 PM (Sa)
10:00 AM - 1:00 PM (Su)

ABINGTON BRANCH

1440 Old York Road • Abington, PA 19001
(See Hours Below)

LANSDALE BRANCH

Hillcrest Shopping Center
636 East Main Street • Lansdale, PA 19446
(See Hours Below)

NORTHEAST BRANCH

10400 Drummond Road • Philadelphia, PA 19154
(See Hours Below)

WARMINSTER BRANCH

25 Jacksonville Road • Warminster, PA 18974
(See Hours Below)

9:00 AM - 4:30 PM (M-W)
9:00 AM - 6:00 PM (Th)
9:00 AM - 7:00 PM (F)
9:00 AM - 12:00 PM (Sa)

April is National Youth Credit Union Month



It is never too early to teach your child the value of savings and good money management skills. Throughout the month of April Freedom will be offering a special promotion, open any youth account with at least \$25 and we will match your deposit with \$25. [Apply online](#) or in a branch – use the promotional code Y2.

Primary Savings - Minors under the age of 12 must have an adult joint owner or custodian on account; at age 12, they may have a primary savings account in their own name. Checking - Member must be 16 years of age or older.



Looking for a New Ride? Freedom Can Save You Time and Money

Join us for a FREE Vehicle Buying Seminar, Thursday, April 23, 6:30 PM at our Northeast Branch on Drummond Avenue. Many members have saved thousands with advice from our in-house vehicle buying expert. Whether you are purchasing your first car or looking to upgrade to a newer model, you can learn highly-effective tips for auto buying and selling. Learn how to get the best deal on the car you want. Seating is limited; call 215-612-6132 or email venezialej@freedomcu.org to reserve your spot!

Focus Points

Mobile App Demonstration Days

Special in branch events throughout April, see schedule on page 2.

Freedom Scholarships

Every year, three \$2,000 scholarship awards are given to qualified students to help them further their education. Scholarship applications begin April 1, 2015. Visit FreedomCU.org for more information.

Holiday Closing

Easter Sunday - April 5, 2015 (Sears and Consolation Branches)

Board Of Directors

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