

Financial Focus

Organized 1934

Working Together for Financial Freedom

December 2014

This Holiday Season Grow Your Funds At Freedom Better Rates & Fewer Fees Help You Earn & Save More!

Freedom is a great place to borrow and save. This holiday season give yourself the gift of savings and help your money grow faster!

Freedom offers a full suite of Savings, Checking, Money Market, and Certificate of Deposit Accounts.

Free Interest Checking Account

No monthly fees, no minimum balance, and no per-check charge · Includes FREE Visa® Check/ATM with 10 FREE ATM withdrawals per month · Easy access via Online Banking FREE first order of checks · Earn interest on any balance

Savings Account

Savings Account automatically included with Freedom membership · Holiday, Vacation, and Name-Your-Own Account options · Health Savings Account (HSA), a smart alternative to health insurance · Easy access via Online Banking

Money Market Account

Tiered interest rate structure · No commissions, sales charges or annual fees
No minimum initial deposit · Easy access via Online Banking

Certificates of Deposit

Earn above-market yields at a fixed rate · Add to CD any time after opening
Automatically renewed · Variety of terms

Visit FreedomCU.org for details, current interest rates.

Focus Points

Holiday Closing

Christmas Eve – Wednesday, December 24, 2014 (early closing at 1:00 PM)

Christmas – Thursday, December 25, 2014

New Year's Eve – Wednesday, December 31, 2014 (early closing at 5:00 PM)

New Year's Day – Thursday, January 1, 2015

Pictures With Santa

Make plans to join us at one of Freedom's "Pictures with Santa" days, where your child can get a FREE picture with Santa and Mrs. Claus!

Choose a convenient date: Saturday, 12/6, from 9:30 to 11:30 AM at the Warminster Branch • Saturday, 12/13, from 9:30 to 11:30 AM at the northeast Branch

We will also be collecting donations for the food and supply pantry of St. John's Lutheran Church in Hatboro. Please visit the News section of FreedomCU.org for more details and directions to our branches.

The Board of Directors and staff of Freedom Credit Union join in sending our Members warm Holiday Greetings and best wishes for a Happy New Year!

Introducing... Freedom's all new 1% Cash Back Visa® Platinum Card!



In addition to a great, fixed rate as low as 9.9% APR and an intro rate of 0.99% APR for the first 6 months, Freedom's new Visa® Platinum

Credit Card has several other benefits included automatically as part of Card ownership that makes it a smart choice:

- 1% cash back on any purchase, automatically credited to your Freedom Primary Share Account by the 5th business day of the next month.
- Travel accident and baggage delay insurance when travel is purchased on the Freedom Visa Platinum.
- Roadside assistance, reimbursement for damage on rented vehicles, and travel and emergency assistance services.
- Cell phone insurance when the phone bill is paid using your Freedom Visa Platinum Card.
- Emergency Medical/Dental Benefit
- Visa Concierge Service

Visit the Credit Cards page at FreedomCU.org for more details and to apply!



Holiday Shopping Evolution



It's no wonder that so many retailers are expanding their presence through various means to reach the shopper - with our busy lives; it's sometimes difficult to use traditional holiday shopping methods like a trip to the mall or even a local boutique. Consumers continue to spend more holiday money online each year. In 2013, comScore estimated Cyber Monday spending at more than \$1.7 billion. Multiple reports called it

the biggest day in e-commerce history. In a recent 2014 online holiday sales forecast, sales in November and December are expected to grow between 8 – 11 percent over last holiday season to as much as \$105 billion.

At the same time, there are others who will be stalking online shopping activity for an opportunity to capture information (credit card numbers and your personal information) that will wreak havoc for many shoppers in the New Year! Remember these simple online shopping safety tips to avoid trouble in the post-holiday season:

- Shop only on Internet sites of companies you know and trust.
- Only use secure Web sites. To determine if a web site is secure, look for a key or padlock closed at the bottom browser window and a URL that begins with "https," not just "http."
- Protect your personal information. Read the retailer's Web site privacy policy and never provide your Social Security number, birth date or mother's maiden name.
- Ensure your computer has the latest anti-virus software installed before shopping online.
- Beware of emails offering cut-rate prices on popular items; if the offer sounds too good to be true, it probably is.

Be sure to check your account activity frequently during the holiday season and report any suspicious activity immediately.

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)

Board Of Directors
Joseph Yerkes, Chairman
George Madden, Vice Chairman
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John F. King, Chairman
Rick MacLeod, Secretary
Victor Derrick, Member
Supervisory Committee
Crystal Barnett, Chairperson
Wade Birchfield, Member
Steven J. Turco, Member

DEPOSIT RATES

Account Type	APY
Regular Savings	0.20% APY*
Holiday Club, Vacation Club, Personal Shares	0.20% APY*
Checking	0.10% APY*
Money Market 1	0.20% APY*
Money Market 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 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 12/1/2014. 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	0.35% APY**
12 Month	0.50% APY**
24 Month	1.05% APY**
60 Month	2.20% APY**

**Annual Percentage Yield. No minimum is required for opening. Rates are accurate as of 10/24/14. 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.

LOAN RATES

Account Type	As Low as
VISA® Platinum or Gold Card	0.99% APR***
Vehicle Loan	2.99% APR***
Home Equity Loan	2.99% APR***
Personal/Signature Loan	8.49% APR***

***APR Annual Percentage Rate. Rates accurate as of 10/1/14. 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 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 8.9% or greater than 17.9%. Offer subject to change without notice.

