

# Financial Focus

Organized 1934

Working Together for Financial Freedom

June 2014



## Buying or Selling Your Home? Freedom Credit Union now offers you the HomeAdvantage™ Program

Whether you are buying or selling a home, there's only one resource you need and that is the HomeAdvantage Program now offered by Freedom Credit Union. The HomeAdvantage Program is powered by CU Realty and is a *free*, easy-to-use service that can help you through every step of home buying and selling—from start to finish.

Once you enroll in the program, you will have exclusive access to property searches that fit your criteria and access to neighborhood demographics. In addition, CU Realty works with Freedom Credit Union to put together a network of agents from top brokerages in your area. When Members use one of the real estate agents in the HomeAdvantage network, they qualify to earn a rebate equal to 20% of that agent's commission. The average Member saves over \$1,500 in savings at closing.\* Trust Freedom Credit Union to guide you through buying or selling your home and securing the mortgage that fits your budget.

For more details about Freedom's HomeAdvantage Program, call 215-612-5900 or visit [FreedomCU.org](http://FreedomCU.org) and select the Real Estate tab.

\*The HomeAdvantage program is made available to you through a relationship between your credit union and CU Realty Services. Program rebates are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network of approved realtors. Home buyers or sellers are not eligible for the rebate if they use an agent outside this network. Using your credit union for a mortgage is not a requirement to earn a rebate. Rebate amounts are dependent on the commissions paid to the agent. Your credit union may have specific rules on how your rebate will be paid out. Rebate incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you.



## Attention First Time Home Buyers! Freedom Offering 3% Down Payment on a Mortgage

Freedom is committed to helping with the goal of homeownership. If you are a first time buyer, our lenders are familiar with the Greater Philadelphia real estate market and will walk you through the process from start to closing. And, right now, Freedom is offering a very low 3% down payment on a Mortgage Loan for its Members!

### Freedom's Mortgages Offer:

- Low rates on fixed and adjustable rate mortgages
- Quick decisions on pre-approval for better purchasing power
- Flexible terms for affordable payment plans
- Free access to several home-buying resources
- In-house processing for more efficiency
- Local, personalized service right here in the Greater Philadelphia region
- Better rates on homeowners insurance

For more information, call 215-612-5900 or visit [FreedomCU.org](http://FreedomCU.org).

## Focus Points

### Holiday Closings

Independence Day – Friday, July 4, 2014

### Home Buying Seminar

Thursday, June 26th, 6:30pm-8:30pm, at the Hampton Inn Willow Grove  
Please call 215-612-6196 to reserve a seat. Space is limited.

### 80<sup>th</sup> Anniversary Member Appreciation Days

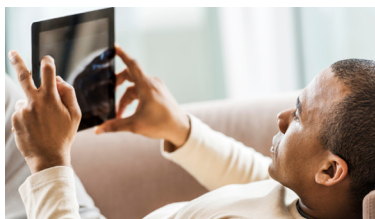
- Consolation: Saturday, June 14th - 9am - 11:30am
- Lansdale: Saturday, July 12th - 9am - 11:30am

**“Like” us on Facebook and you are automatically entered to win \$1,000!**



# Freedom at your Fingertips

We are excited to announce our new mobile loan application. Now you can apply for a Freedom Auto Loan, Personal Loan, Visa Credit Card or Personal Line of Credit on your mobile device 24/7. We understand that life is hectic and we are constantly working to bring our Members the most efficient ways to do business. To learn more or apply, visit [FreedomCU.org](http://FreedomCU.org).



**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](http://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)

## Summer Skip-a-Pay is Here

Everyone loves the summer. Vacations, warm weather and no school. But with it comes increased expenses that add up quickly. Freedom Members with an auto or personal loan can skip their July or August loan payment this summer for a low \$28 processing fee.\*

This time, we've made it even easier to skip your payment. Beginning June 30th, simply visit [FreedomCU.org](http://FreedomCU.org) and click on the homepage banner. Enter your loan information and your next payment will be skipped. Please note that the only way to skip your payment is online and that if you have more than one loan you'd like to skip, you will need to enter them separately.

\*The \$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. If you miss your loan payment due date for the month the Skip-A-Payment coupon is due, your skip will be declined even if we received the coupon on time.

## Sprint Freedom Members Save Big With The Sprint Credit Union Member Discount

As a Freedom Credit Union Member, you can save on your monthly wireless bills— plus have your activation and upgrade fees waived.

Our Members can save:

- 10% off\* select personal Sprint plans
- 15% off\* select business Sprint plans
- Available to new and existing Sprint customers

Call **877.SAVE.4CU** (877.728.3428) for more information.

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/ upgrade. Discount not available on secondary lines for Family and Business Share plans. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

### LOAN RATES

Account Type	As Low as
VISA® Classic or Gold Card	0.99% APR**
Vehicle Loan	2.99% APR*
Home Equity Loan	2.99% APR*
Personal/Signature Loan	7.99% APR*

\*APR Annual Percentage Rate. Rates accurate as of 5/15/14. 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](http://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.

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