

Financial Focus

Organized 1934

Working Together for Financial Freedom

June 2015

You could win \$1,000 in the Pay My Bills! Sweepstakes

Download the NEW Freedom Mobile App and pay your bills with Picture Pay. Every bill you pay between June 1 and July 10 earns you one entry. Three winners will be randomly selected from the pool of entries to receive \$1,000 to pay their bills! The more bills you pay the more chances you have to win.

You can pay your bills anywhere, anytime with the Picture Pay feature in the Freedom Mobile App. Take a picture of your bill and pay it right from your Freedom account. Recurring bill? Just hit pay again. The app remembers who you pay, so the more you use it, the easier it is.

Need assistance with Picture Pay or the new Freedom Mobile App? Visit FreedomCU.org/mobile to learn more.

*No purchase necessary. Participants must be a member of Freedom Credit Union. Freedom employees and their families are not eligible to win. Not valid on Picture Pay transactions after 7/10/15. Maximum amount to be awarded is \$1,000 per individual. Prize money will be deposited into Member's S1 account. The prize will be considered income and a 1099 form will be provided. Entries will be generated from Picture Pay transactions processed before 7/10/15, and paid through the Freedom Mobile app, no other mobile transactions or online bill payer transactions will apply. Members who do not have the app may enter by sending a 3" x 5" card with their name and address to Freedom Credit Union, 626 Jacksonville Road, Warminster, PA 18974. One entry per envelope, may not be copied and must be postmarked on or before 7/10/15. See full rules and terms and conditions at FreedomCU.org/PayMyBills.

Mobile App Users!



The ORIGINAL Freedom Mobile App will be discontinued on June 30.



For more information about the NEW Freedom Mobile App visit FreedomCU.org/mobile

Back FREEDOM CREDIT UNION Log Out

Picture Payment Verification
Please review details for submission
Submitted Image

Select Account
S4 - CHECKING

Enter Amount
\$1,348.54

Estimated Delivery Date
4-2-2015

Expedited Delivery Option
 Standard \$0.00

Submit

Retirement Planning Seminar



Are you ready to retire? You may have been saving for retirement for a long time, but being prepared for retirement goes beyond financial preparations. There are three transitions to address – financial, lifestyle

and emotional. Understand these upcoming changes and be better prepared for this exciting season of your life. Plan to attend a valuable educational seminar, "The Three Transitions to Retirement".

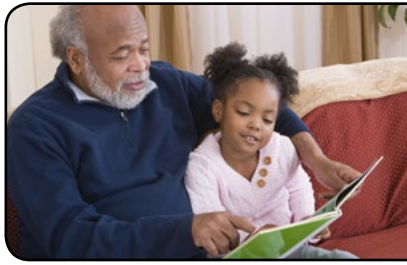
Learn how to:

- Confidently address the financial, lifestyle and emotional transitions to retirement
- Guard against risks and manage those that are inevitable
- Ensure you are ready for retirement – take the test and review the checklists

Join us for a FREE retirement planning seminar, Wednesday, June 24th, 6:30 PM at our Warminster branch.

This event is a no-cost, no-obligation seminar hosted by Brian Arrow, CUNA Mutual's MEMBERS Financial Services Representative at Freedom Credit Union. For more information or to reserve your place, call 215-612-6136. Reserve your spot today.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investments are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.



Invest in Your Future

From IRAs and CDs to Money Markets, Freedom has the options to help you save.



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)

FreedomCU.org

Online Banking, Open an Account, Loan Application and Shared Branching Information

ABA Routing/Transit #: 2360-8475-1

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)

Operations Center

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

Board Of Directors

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

Ready for a new Ride?

Freedom Credit Union has great rates and flexible terms for new and used auto loans. We can help you figure out how much you can afford and even approve your loan before you start to shop. With financing options up to 100% of the vehicle's value, plus tax and tags, Freedom can help with your next vehicle purchase.



Think you're paying too much on a current loan? Ask about our auto refinancing program – we may be able to reduce your payments and your terms! Get more mileage for you money – apply online at FreedomCU.org.

❤ lovemycreditunion.org

drive your savings.

the Credit Union Member Discount from GM.

- Get the discount on most new Chevy, Buick or GMC vehicles
- Stack dealer incentives with the discount
- Save big with low auto loan rates from Freedom Credit Union

Want to learn more?
Use your smartphone to snap this tag to visit us online.

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 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 1/1/15. 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	2.10% APY**

**Annual Percentage Yield. No minimum is required for opening. Rates are accurate as of 2/13/15. 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	3.24% APR***
Personal/Signature Loan	5.99% APR***

***APR Annual Percentage Rate. Rates accurate as of 5/1/15. 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.

