

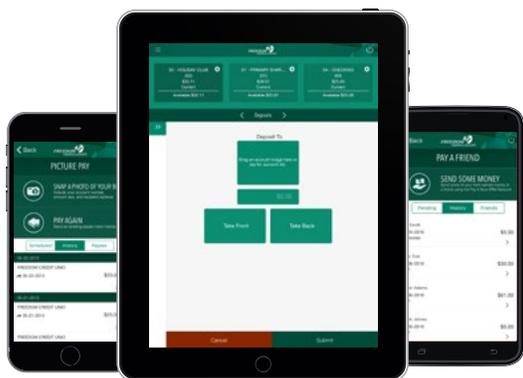
Financial Focus

Organized 1934

Working Together for Financial Freedom

June 2016

Exciting New Features with Mobile App Update



A new version of the Mobile App is available for download. Be sure to check out the exciting new features, including person-to-person payments, security alerts, and increased accessibility.

Pay a Friend

Members can now initiate payments to their friends via mobile banking just by sending a text or email. Person-to-Person payment (P2P) is a secure, simple way to send and receive money between friends and family. Use Pay a Friend to send money to anyone at any financial institution in the U.S. Your friend will receive an email or text message with instructions on how to complete the transfer. Funds are delivered as quickly as the next day. Paying back a friend has never been easier.

Security Alerts

Set custom alerts to be notified when changes are made to your account, including; password and PIN changes, transfers between accounts, funds are deposited, or payments are completed.

Increased Accessibility

The upgraded App is even easier to use and now is compatible with Apple Watch and other smart touch technology. On enabled Apple devices you can login with your fingerprint.

Share Certificate of Deposits

In addition to checking, savings and loan accounts, you can now view and make deposits into your CDs.

To take advantage of these services and more, download or update the app today. Existing users will need to agree to new terms and conditions. For more information on the Mobile App and its features visit FreedomCU.org/Mobile.



Your destination for a great auto loan



To get started contact a dedicated loan specialist at 215-612-5900, option 4. Apply online at FreedomCU.org/AutoLoan or through the Mobile App.

Access your accounts with these additional *FREE* services



Online Banking

- Real time account balances
- Transfer funds between accounts
- Schedule bill payments
- Sign up for eStatements/eAlerts
- Purchase share certificates (non-IRA)
- View pending card transactions



Telephone Teller

- Retrieve Share and Loan Balances
- Credit Card Inquiries
- Account History
- Stop Check Payments
- Transfer Funds
- Check Withdrawals

Learn More at FreedomCU.org/Access

Protect Your Mobile Phone From Cybercriminals



Today many of us use our smart phone for many things other than communications. Our devices hold lots of private information; make sure you are taking steps to protect your device from viruses, spyware, loss or theft.

- Set up a PIN (personal identification number) to lock your phone. It's usually a four-digit password. Set up a different password to access Apps with confidential information. Don't use common passwords such as your birthdate, address, or phone number.
- Be cautious when downloading apps. Use recognized sources only. Regardless of the source, read reviews and scrutinize requested permissions before downloading an App.
- Disable your browser's auto-fill feature. Mobile web browsers may remember your usernames and passwords for websites you visit often, making it easy for anyone who picks up your lost phone to log into your accounts.
- Secure your passwords. Take them out of your memos and contact list info, and get a password management app instead.
- Do not connect to public Wi-Fi networks or networks you aren't familiar with to do important tasks. For example, don't check your accounts when connected to a public Wi-Fi network.

Your hand held device is a valuable tool, but it is important to guard your information. Our Mobile App offers the convenience of banking anywhere, anytime, but also the security of a password protection and fingerprint access. To learn more visit FreedomCU.org/Mobile.



Today's digital landscape can be a daunting place for your identity. Fortunately, Sherpa Identity Theft Protection can guide you through it, giving you the peace of mind and confidence you need to persevere. Learn More at FreedomCU.org.

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*

*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 5/1/16. 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	0.65% APY**
12 Month	0.70% APY**
18 Month	0.80% APY**
24 Month	1.15% APY**
36 Month	1.55% APY**
48 Month	1.85% APY**
60 Month	2.25% APY**

**Annual Percentage Yield. Rates are accurate as of 5/1/16. 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.

***APR Annual Percentage Rate. Rates accurate as of 5/1/16. 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.

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***

† 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.

Conversion Update



This fall we will be converting to a new operating system. This is an important update that will make our services more convenient and secure.

We are working hard to make sure that this transition is as smooth as possible.

As we move closer to the conversion date, you will be receiving information through the mail and emails. Please make sure your email information is correct. You may securely verify your email through online banking.



Please click on this ad in online banking. It will take you to the page to check and update your email address. Make any necessary edits and click the next button. Confirm the email is correct and click the submit button. You will receive a confirmation that your account maintenance was successfully completed.

Summer Skip-a-Pay Returns this July and August



Eligible members can skip their auto or personal loan payment for a small fee. Check FreedomCU.org later this month for complete details.



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Marie Sejda, Member
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