

Financial Focus

Organized 1934

Working Together for Financial Freedom

March 2016

Jump Start Your Spring Projects



Personal Loan Sale

rates as low as **5.99% APR***

Thinking about making small home improvements this Spring? Get a jump start during our personal loan sale. **With rates as low as 5.99% APR*, now is the time to apply!**

Learn more at FreedomCU.org/LoanSale.

Smart Home Improvements Add Value When You Sell

Home improvement costs can add up quickly. But if you select smart projects, you can recoup a lot of what you spend when you sell the house.

Invest some time in planning, even if you don't intend to make all improvements at once. There are several basic concepts that improve the value of a home, such as finishing existing spaces and keeping projects in the style of your home and neighborhood. Here are some major projects that, executed well, add value to your home:

- Updating your kitchen
- Adding or upgrading bathrooms
- Replacing old windows with energy-efficient ones

Once you've determined which projects you want to tackle, a personal loan is a low-cost way to help you pay for them. We're excited to help you refresh your home.

*Annual Percentage Rate (APR) will not be less than 5.99% or greater than 14.99%. Rates accurate as of 2/1/16. The interest rate you receive and the amount you may borrow will be based on your credit history and are subject to approval. The maximum unsecured debt per Member is \$30,000. Payment Example: Monthly payments for a \$10,000 personal loan at 5.99% APR for a term of 5 years would result in 60 monthly payments of \$193.30. Advertised rates and terms are subject to change without notice. Loan proceeds may not be used to refinance any existing loan with Freedom Credit Union. Offer available until 3/31/16. Offer is subject to change without notice. Credit union membership required, eligibility requirements apply.

Refer your Friends and Earn Cash

Earn up to \$100 for every new member or loan you refer.

Visit FreedomCU.org to learn more.



Focus Points

Stay connected – Update your email



Make sure you receive important communications from Freedom. Keep your email address up-to-date.

Look for the "Update Your Email Address" button in online banking to update your contact information.

When you update your email you can also set alerts for deposits, balance levels and other transactions.

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, 2016. Visit FreedomCU.org for more information.

Build Your Savings With Share Certificates of Deposit

Certificate Laddering: A Strong Alternative for Your Savings

You've accumulated a substantial amount in your share savings account and are thinking of shifting the funds into share certificates to earn higher interest. Here's your dilemma: Do you put your money in longer-term certificates to get the highest rate? Or do you invest in shorter-term certificates to keep your money more readily accessible – even if it means settling for a lower rate?

"Laddering" is a strategy that lets you have it both ways. Say you have \$5,000 to invest in certificates. Put \$1,000 each into certificates that mature in one, two, three, four, and five years. One year later, your first \$1,000 certificate matures, yielding the dividends you earned. If you need the money, you cash in. If you don't, you reinvest in a new five-year certificate, at a higher dividend rate.

The next year, the two-year certificate matures. Again, if you don't need the money, you reinvest in a new five-year certificate.

By the end of the fourth year, all your money is earning at the five-year rate. Yet a certificate matures each year, so you can tap into the cash if you need it. Laddering gives you both bigger savings and the advantage of maintaining access to your money.

Spreading the maturities from one to five years is just one strategy. If you prefer to tie up your money for shorter time spans, you could invest in six-, 12-, 18-, and 24-month certificates. You can ladder any way you wish to best meet your financial needs.

CD Rates

Term	Annual Dividend Rate*	Annual Percentage Yield (APY)**
6 mos.	0.65	0.65
12 mos.	0.70	0.70
18 mos.	0.80	0.80
24 mos.	1.14	1.15
36 mos.	1.54	1.55
48 mos.	1.83	1.85
60 mos.	2.23	2.25

* Regulations prohibit payment in excess of available earnings. Penalty required for early withdrawal. Rates accurate since 2/19/16. Terms and rates are subject to change without notice. Fees may reduce earnings. View our Rate and Fee Schedule.

** APY=Annual Percentage Yield. A minimum deposit of \$500 (\$250 for Youth CD - 25 or younger) is required to open the account and earn the APY. Rates accurate since 2/19/16. Dividends are computed monthly on average daily balances and posted monthly. Fees may reduce earnings. Terms and rates are subject to change without notice. View our Rate and Fee Schedule.

*Earn more on what you save
with a Certificate of Deposit.*

- Flexibility to add to your CD anytime after opening
- Convenient automatic renewal
- Purchase a Certificate in online banking



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*

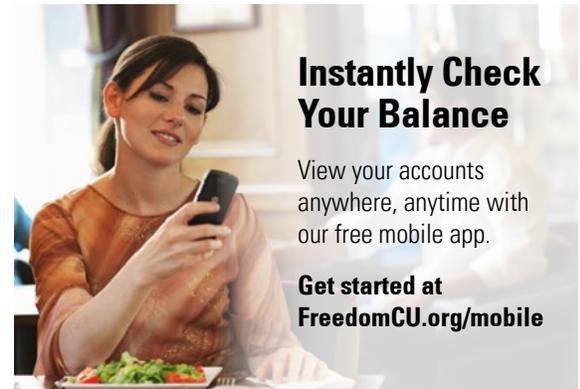
LOAN RATES

Account Type	As Low as
VISA® Cash Back or Gold Card	0.99% APR***
Vehicle Loan	2.49% APR***
Home Equity Loan	3.24% APR***
Personal/Signature Loan	5.99% APR***

*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 1/1/16. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

*** APR Annual Percentage Rate. Rates accurate as of 2/1/16. 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.

[†] 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.



Instantly Check Your Balance

View your accounts
anywhere, anytime with
our free mobile app.

**Get started at
FreedomCU.org/mobile**



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The Valued Members of Freedom Credit Union

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