

Financial Focus

Organized 1934

Working Together for Financial Freedom

March 2014

The Tools You Need To Purchase Your Home, All Under One Roof



Home Mortgage
CU Realty Services
CU Abstract Title Agency
FREE Home Buying Seminars

When you search for a new home, you want one with the amenities and features to meet your needs— why not choose your home loan lender the same way? Freedom has excellent-value products and expert services, and they're all under one roof.

Buying a house can be a major investment of your time and resources. When you're ready to make a move, consider all that Freedom has to offer:

- **FREE Home Buying Seminars:** Sign up to attend for practical advice from real estate agents and our lending experts.
- **FREE Pre-Approvals:** For better purchasing power, get a quick pre-approval loan decision from our experts *before* you shop for a home.
- **Home Mortgages:** Take advantage of low rates, timely technology, and superior service to keep your process running smoothly.
- **CU Realty Services:** Search home listings, get selling tips and neighborhood and school data— plus earn a cash rebate for working with an approved CU Realtor®.
- **CU Abstract Title Agency:** Get full-service title insurance services.
- Home loan officers with more than **45 years** of collective, industry experience.

To find out more and apply online, click to visit the [Mortgage & Real Estate Center](#) on our website.

Focus Points

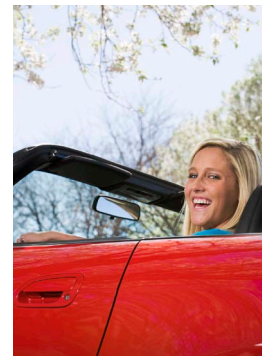
Tune In For Freedom's 94WIP Broadcast!

Tune your radio station to 94.1 FM on Wednesday, March 12th for some special programming! From 5:30 to 10:00 AM that morning, catch a LIVE broadcast of Sportsradio 94WIP's program, *Angelo Cataldi and the Morning Team*, from Freedom's Northeast Branch! We also invite you to stop by the branch during that time and take advantage of product specials, giveaways, and refreshments. [Click here](#) for full details about this event!

Voices of Inspiration Nomination Reminder

Time is running out to submit your nominations for Freedom's "Voices of Inspiration Award for Teaching Excellence." You only have until **March 24th** to make your recommendation of an exemplary Montgomery County educator— so honor a special teacher and nominate today! For guidelines and a Nomination Form, [click here](#).

Have Harsh Winter Conditions Beat Up Your Car?



Welcome Spring By Attending A FREE Vehicle Buying Seminar

This winter, we've experienced historic amounts of inclement weather. If ice, snow, falling tree branches, rock salt and potholes have done a number on your car, truck or SUV, maybe it's time to trade in for a new vehicle.

Register for Freedom's FREE Vehicle Buying Seminar to learn tips and tricks for getting the right car at the right price when you visit the dealership. Our Vehicle Buying Advisor will cover topics including:

- New and changing dealer negotiation tactics
- Pitfalls of internet car shopping
- Getting the most for your trade-in

Plus, you'll have the chance to speak with the Advisor one-on-one after the seminar.

Upgrade your vehicle and get a great deal, just in time for the changing seasons! **Join us on Thursday, March 20th at 6:30 PM in our Warminster Branch.** We'll have water ice and pretzels to celebrate the first day of spring, plus we'll raffle off a gift certificate for professional auto detailing (a \$100 value).

Seating is limited, so call 215-612-6132 or [click here](#) now to reserve your spot!



Tax Day Is April 15th



Get Help With Discounts From
TurboTax & Jackson Hewitt!

TurboTax puts the filing power in your hands, so you can keep more of your hard earned money, with the peace-of-mind of having experts in your corner every step of the way. Plus, Freedom Members can save \$5 on TurboTax Federal Deluxe. Get started now and get your biggest possible refund!*

Jackson Hewitt® also offers Members two ways to save big on tax prep. You are entitled to save either \$30** on your individual income tax preparation at participating Jackson Hewitt Tax Service® locations nationwide, or pay \$50 less than last year^ when you switch to Jackson Hewitt from a competing tax preparer. Let Jackson Hewitt estimate your refund—FREE! Meet with a one of their tax pros today to see what Jackson Hewitt can do for you. No appointment is necessary.

[Click here](#) to access these money-saving Turbo Tax and Jackson Hewitt offers!

Five Smart Uses For Your Tax Refund

After you've taken advantage of our tax prep tools discounts and received your tax refund, consider these helpful tips for making the most of your check.

- 1) Rebuild your emergency stash.** If you have an emergency fund (which is always a good idea), chances are you've probably had to dip into it. Replenish the depleted funds—and then some—by adding your refund.
- 2) Contribute a little extra to retirement savings.** While you have the extra money on-hand, now is a great time to boost your retirement funds. For 2014, you can contribute a maximum of \$5,500 (\$6,500 if you are age 50 or older) to your traditional or Roth IRA.
- 3) Invest in your career.** Developing new skills is a cornerstone of professional development. Give your future earning power a boost by using your tax refund to take a course, or attend a conference or seminar in your industry.
- 4) Prepay your vacation.** Consider stashing your refund check in a separate account. You can then draw funds to pay for your summer vacation—or other expense such as a new car or holiday gifts—and avoid using your credit card and paying interest.
- 5) Make necessary home updates.** Whether you use your refund to replace a fixture, paint bedrooms, or buy an energy-efficient appliance, you can be sure you are adding value and curb appeal to your home.

Sources: Kiplinger, Bankrate

*Maximum (Biggest) Refund Guaranteed or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, we'll refund the applicable TurboTax or SnapTax federal and/or state purchase price paid. TurboTax Online Federal Free Edition customers are entitled to payment of \$14.99 and a refund of your state purchase price paid. Claims must be submitted within sixty (60) days of your TurboTax or SnapTax filing date and no later than 6/15/14. Efile, Audit Defense, Ask a Tax Expert, Refund Transfer and technical support fees are excluded. This guarantee cannot be combined with the TurboTax Satisfaction (Easy) Guarantee. © 2013-2014 Intuit Inc. All rights reserved. State filing charges apply. Limited time offer for TurboTax 2013. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. **Offer valid on tax preparation fees only and on no other product or service. May not be combined with any other offer, discount, or promotional price. Valid at participating locations only. Most offices are independently owned and operated. Your Credit Union does not determine fees charged by Jackson Hewitt or its franchisees. If you are not satisfied with the fees quoted you are not obligated to complete your return with Jackson Hewitt and may decline their services any time prior to filing. Most offices are independently owned and operated. ^Offer valid for tax prep fees paid of \$150 or more. Proof of last year's tax prep fee required. Offer expires 4/30/14.

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 2/21/14. 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.



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 - 4:00 PM (M, T)
7:00 PM - 9:00 PM (W)
9:00 AM - 4:00 PM (Th, F)
9:00 AM - 12:00 PM (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)

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