

Financial Focus

Organized 1934

Working Together for Financial Freedom

March 2015

Freedom Visa Platinum - Cash Back Rewards 1% cash back – even on Balance Transfers!



Freedom Visa cash back rewards card holders you have one more reason to enjoy your card. Now you can have cash back not just on purchases but even for balance transfers. Not only is there NO balance transfer fee, but for a limited time Visa cash back rewards card holders can get paid for money that they already spent by transferring the balance from your other high interest credit cards to your Visa card.

Freedom Credit Union's Visa cash back rewards card is like no other card in your wallet.

- NO Annual Fee
- NO Balance Transfer fee
- LOW introductory rate of 0.99% APR** for first 6 months
- Annual rates as low as 9.90% APR**
- 1% Cash back on all purchases
- PLUS, for a limited time, 1% cash back on all balance transfers*

The card offers other benefits. It contains EMV chip technology; when used at an EMV compatible terminal each transaction is encrypted for enhanced security. This Visa also includes: Roadside Dispatch, Auto Rental Collision Damage Waiver, Travel & Emergency Assistance Services, Warranty Manager Service, Cellular Telephone Protection, Emergency Medical/Dental Benefit, Visa Concierge Service, and Travel Accident Insurance.

Not a Visa Cash Back Rewards card holder?
Apply today at FreedomCU.org/Platinum

*The cash back on balance transfers promotion is only available for the Freedom Visa Platinum - Cash Back Rewards Card. The promotion period is from 3/1/2015 to 4/15/15. Balance transfers and advances are considered cash advances, and therefore subject to finance charges from the date they are posted to your account. Member is responsible for completing the balance transfer. Balance must remain through first billing cycle. 1% Cash Back reward will be applied by the 5th business day of the following month. This promotion cannot be combined with any other offer and is subject to change without notice. Offer subject to credit approval, not everyone will qualify. You must be at least 18 years of age. Credit Union membership is required, eligibility requirements apply.

**APR = Annual Percentage Rate. The 0.99% Introductory APR applies to all purchases, cash advances, and balance transfers made using Freedom Visa Platinum Cards during the six month introductory period. This offer is only available for new Card applications. After that, the fixed APR you receive on a Visa Platinum Credit Card will be based on your credit history and will not be less than 9.9% or greater than 17.9%. All rates accurate as of 2/1/15. The maximum credit limit per Member is \$20,000. The maximum unsecured debt per Member is \$30,000. Card issuance subject to final approval.

Help us Grow – Refer a Member



For a limited time we are offering extra incentives to new and referring members. If your friend or family member lives, works, worships, volunteers or goes to school in Bucks, Chester,

Delaware, Montgomery, or Philadelphia County they are eligible to join. You and the new member can earn up \$100. New members should open their account online; they will need to include the promotional code R9 and your name when asked for the referring member information.

Rules and eligibility requirements apply. Please see FreedomCU.org for complete details.

Honor Your Favorite Montgomery County Teacher



Nominate an exemplary Montgomery County educator for Freedom's **Voices of Inspiration Award for Teaching Excellence**. Now in

its ninth year, the Voices program is a partnered effort of Freedom Credit Union and the Montgomery County Intermediate Unit to recognize outstanding teachers and support staff throughout the County. Nominate a Montgomery County teacher who shows special dedication to teaching and young people—and is truly inspirational. Submit your nominations by **Wednesday, April 1, 2015**. For guidelines and a Nomination Form, [click here](#).

Are You Ready for a New Home?



March is the beginning of the spring selling season for real estate. With rates still at historic lows, now may be the time to buy.

What can you afford? Before you begin your search determine how much you can afford. Calculate your debt-to-income ratio by comparing your monthly income minus to your expenses (include credit card bills, car payments, other debts and the proposed monthly housing payment)

Get Pre-approved – Knowing exactly how much you can afford and that financing won't be a problem allows you to shop with confidence. Completing this confidential no-cost analysis early in the process can help you avoid potential roadblocks and will improve your negotiating leverage.

Find a Realtor – Working with a trusted, experienced real estate professional can make your house hunting experience more successful. All Freedom members have access to Home Advantage™, a network of local, expert agents to help you find your next home and earn a rebate on traditional real estate commissions!

Choose Your Loan – There are two main types of mortgages, fixed rate and adjustable rate. With a fixed-rate mortgage the interest rate and monthly payment will not change. An adjustable-rate mortgage (ARM) offers a fixed rate for several years, and then the interest rate adjusts according to the fully indexed interest rate, often the prime rate. Interest rate and payments will likely be lower in the beginning than with a fixed-rate mortgage, but may increase if interest rates climb. This may be an attractive option if you do not plan on being in the home for a long period of time.

With great rates, local servicing and quick turnaround times, your Freedom Credit Union Mortgage Representatives are ready to help you through your home purchase. To learn more visit the mortgage section of 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

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)

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 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	8.49% APR***

***APR Annual Percentage Rate. Rates accurate as of 2/23/15. 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.

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