

# Financial Focus

Organized 1934

Working Together for Financial Freedom

May 2014

## Open The Door To A Lower Monthly Home Payment With A Freedom First Equity Loan

If you want to refinance your current mortgage but skip the lengthy, traditional mortgage process, consider a Freedom First Equity Loan. This Loan pays off your first mortgage and becomes your primary real estate loan. When you get a First Equity Loan, you'll lower your rate and save on closing costs—and you can choose a 5, 10, or 15 year term to be sure that the loan meets your needs. First Equity Loans also provide you with:

- **Flexibility:** Pick a term that can lower your payment, or shorten the loan to be debt-free sooner. The application process is also faster and easier than refinancing your mortgage so you will enjoy the savings almost immediately.
- **Cost Savings:** With rates as low as 2.49% APR for a 5-year Loan,\* no application fees and no closing costs, you don't have to worry about depleting your savings.
- **Peace of Mind:** Freedom's rates are fixed, so you don't have to worry about payments fluctuating with time. You will be locked into these low rates and enjoy them for the term of the loan.

See the savings for yourself!

	10-Year Freedom First Equity Loan	Conventional Mortgage with 10 Years Remaining
Home Value:	\$250,000	
Current Loan Amount:	\$125,000**	
Equity:	\$125,000	
Rate/APR:	3.49%*	5.25%^
Monthly Payment	\$1,240.00	\$1,380.00
<b>Total Savings: \$16,800.00</b>		

For more details and to apply, call a Freedom Lending Specialist at 215-612-6126, or visit [FreedomCU.org](http://FreedomCU.org).

Please see full disclosures on back.

## Focus Points

### Holiday Closings

Memorial Day – Monday, May 26, 2014

### Freedom Sponsors Biz Kid\$ On WHYY

Freedom Credit Union is committed to helping kids succeed by providing financial literacy education to the community we serve. That's why, for the 7th year in a row, Freedom is sponsoring Biz Kid\$, an innovative TV series where kids teach kids about money and entrepreneurship. Freedom's local sponsorship of Biz Kid\$ will run every Sunday morning until the end of June on WHYY-TV, from 7:30 AM to 8:00 AM. For station channel, check your local listings.

## Switch to eStatements & You Could Win \$100!



Now is a smart time to make the switch to Freedom eStatements from traditional, printed statements. It takes less than five minutes, can be done right from your computer, AND when you make the switch, you'll be automatically entered to win **one of ten cash prizes of \$100 each!**\*

With eStatements, you can get organized by getting rid of the clutter and shredding that comes with traditional, printed statements. More importantly, eliminating the trail of paper statements reduces your chances of falling victim to identity theft or fraud. Follow these steps to go paperless:

- 1) Log into Online Banking from any page on **FreedomCU.org**.
- 2) Select "E-Alert & Email Preferences" in the left menu bar.
- 3) Click the "Stop Paper & Get E-Alerts" button, and follow the prompts to enroll.

Be sure to select which email address you'd like your eStatements to be mailed to, and check the box to stop receiving paper statements. You're all set!

For additional assistance, call 215-612-5900. Make the switch today for your chance to win!

\*Sweepstakes entry period is 4/1/14 to 5/31/14. Ten winners will be randomly selected. Current Paperless Members will be entered automatically. Visit FreedomCU.org for complete Sweepstakes Rules.



# Spend Less Money & Have More Fun This Summer



## With Freedom's Discounts For Members!

With warmer weather just around the corner, now is a great time to plan a fun family outing. And with exclusive Member discounts to local parks and attractions, Freedom can help you save money—so you can do even more with your family!

When you visit Freedom's Discounts for Members webpage, you'll find valuable coupons and on-the-spot savings codes for Six Flag theme parks, Sesame Place, Great Wolf Lodge, Sahara Sam's, and more! Plus, click on the Visa® Discounts banner for special offers at dozens of vendors when you use your Visa Credit Card.

To start saving, visit the **Resources** tab of **FreedomCU.org**, and select **Discounts For Members**.

## Join Us As We Celebrate YOU At The Consolation Member Appreciation Day!

This year marks Freedom's 80th anniversary—a milestone that wouldn't be possible without your Membership. Come out to the first of four FREE Member Appreciation Days, and let us show you how much we value you as a Member of Freedom Credit Union!

On **Saturday, June 14th from 9:00 to 11:30 AM at the Consolation Branch**, we'll be partying with music, games, food, refreshments, giveaways, loan specials, and more. Plus, bring the kids for fun activities including balloon animals and face-painting! The Consolation Branch is located at 4900 Princeton Avenue in Philadelphia's Tacony neighborhood. Plenty of on-street parking is available.

Also, keep an eye out for details on our other Member Appreciation Days, happening this summer:

- **Lansdale Branch:** Saturday, July 12th
- **Northeast Branch:** Saturday, August 16th
- **Warminster Branch:** Saturday, September 13th

Visit **FreedomCU.org** and click on the "80th Anniversary" banner for a list of our other upcoming activities, events and more!

Freedom First Equity Loan: Loan must hold first lien position. Minimum loan amount is \$10,000. Current Freedom mortgages will not be eligible for Freedom First Equity Loan. \*Annual Percentage Rate (APR) applies to Loan-to-Value (LTV) less than or equal to 80%. APR will not be less than 2.49% or greater than 6.19%. Rates valid as of 4/15/14 and are subject to change based on market conditions and borrower eligibility. The interest rate you receive will be based on your credit history. Hazard Insurance is required. Flood insurance required where necessary. Eligible Freedom First Equity 5, 10, or 15 year rate based on consumer credit score. Eligibility also based on credit score of at least 610. \*\*For loans over \$100,000, Title Insurance is required. ^Arbitrary example rate.

**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)

**New Hours  
Effective 5/5/14**

### 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)

## 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 4/15/14. 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.

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