

Financial Focus

Organized 1934

Working Together for Financial Freedom

November 2015

Refer a Member and Earn Up to \$100



Share the benefits of Freedom with your friends and family and earn up to \$100 for every new Member you refer.* To make a referral, just be sure that your friend or family member lives, works, worships, volunteers or goes to school in Bucks, Chester, Delaware, Montgomery, or Philadelphia County. Each new application needs to include the promotional code R9* and the name of the referring Member to be eligible for the incentive.

Incentives (One per new member)	New Member receives	Referring Member receives
New member joins FCU opens Savings account	\$25	\$25
New member joins FCU opens Savings, Checking, eStatements, and Check Card	\$50	\$50
New member joins FCU opens Savings, Checking, eStatements, Check Card, and Direct Deposit	\$100	\$100

***Promotion valid from 11/1/15 - 12/31/15.** Promotion Code R9 and referring Member information must be provided during the application process, retroactive referrals will not be eligible. Maximum incentive is \$100 per New Member/Referring Member relationship. The incentive is only for new member accounts, not new accounts for existing members or joint members and is based on account openings, not applications. Each person can only be a new Member once. A Joint Savings Account Owner age 18 or older is required for Members under 12. For a checking account and check card all parties on the account must be 16 or older. If criteria is met and the referring member is in good standing, Referring and New Members' Primary Savings Accounts will each receive the \$25 or \$50 incentive by the 25th of the following month after the new Primary Savings Account is opened, the second \$50 for Direct Deposit will be deposited once the Direct Deposit has been processed and verified. The incentive will be a taxable dividend on the 1099 Form we will send you in January. Payment of taxes on incentive will be the responsibility of the recipient. Offer is subject to change without notice and cannot be combined with any other offer.

Focus Points

Holiday Closings

Veterans Day - Wednesday, November 11

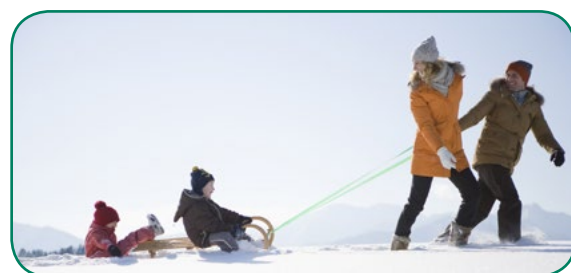
Thanksgiving - Thursday, November 26 and Friday, November 27

Our branches and office will be closed, but mobile banking, online banking, telephone teller and our Credit Union network of ATMs will be available.

Hatboro Holiday Parade

Celebrate the season on Sunday, November 22 at 2:00 PM, at the 55th Annual Hatboro Holiday Parade! Join us along the parade route on York Road in the heart of Hatboro as Freedom Employee volunteers march in the parade!

Skip-a-Pay Returns this Month



Just in time for the upcoming holiday season and all of the expenses that come with it, eligible members can skip the December or January payment of their existing Freedom Personal or Vehicle Loan and pay only a low, \$28 processing fee for each Loan payment skipped.*

Best of all, we make it quick and easy for you to skip your payment. Visit FreedomCU.org/SkipAPay, after November 20, and fill in the information about your eligible loan. The processing fee will be automatically deducted from your Freedom Account.

*The promotion is only valid for loan payments due in December 2015 or January 2016. A \$28 processing fee per loan will be automatically deducted from your Checking Account and the funds must be in your Account at the time your application is processed or it will be declined. If you do not have a Checking Account, the fee will be taken from your Primary Savings Account. Loan payments can be skipped only on Personal or Vehicle Loans. In order to qualify for this promotion, all Accounts and Loans must be in good standing and each Loan cannot be skipped more than twice per year (once per promotion period). After skipping the payment, your regular monthly payments will resume in accordance with your existing payment schedule. Interest will continue to accrue during the month skipped and your term will be extended by one month. To ensure proper processing please submit your skip request a minimum of two business days prior to the date your loan payment is due. The Skip-a-Pay request will not be accepted if it is submitted on the day payment is due or after the payment due date.



Financial News & Information For
The Valued Members of Freedom Credit Union

Pick the Card that Works for You



Cash Back



Low Rates

A Freedom Credit Card can help you budget your holiday expenses. Starting with a low introductory rate of 0.99% APR* for first 6 months, now is a great time to apply for a Freedom Credit Card. With a low interest rate that beats those big bank cards and great benefits, your Freedom card will quickly become the favorite card in your wallet.

There is never an annual fee or charges for balance transfers and the card comes with many added benefits: Roadside Dispatch, Auto Rental Collision Damage Waiver, Travel & Emergency Assistance Services, Warranty Manager Service, Cellular Telephone Protection, and Travel Accident Insurance. All Freedom cards are compatible with Apple Pay and can be deactivated through the Freedom Mobile App. Apply today at FreedomCU.org/cards.

*APR = Annual Percentage Rate. The 0.99% Introductory APR applies to all purchases, cash advances, and balance transfers made using Freedom Gold and Cash Back 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 Gold Credit Card will be based on your credit history and will not be less than 8.9% or greater than 17.9%. The fixed APR you receive on a Visa Cash Back 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 7/4/14. An eligible co-borrower will be required unless the Cardholder has independent means of repaying any credit extended. The maximum credit limit per Member is \$20,000. The maximum unsecured debt per Member is \$30,000. Card issuance subject to final approval. Cannot be combined with any other offer. Offer subject to change without notice.

Shop Securely Online During the Holiday Season



Before you click or tap to buy that “must have” item on your holiday list, check out these tips below to make sure you’re doing everything you can to avoid becoming a victim of cyber crime:

1. Secure your mobile device and computer. Be sure to check that any anti-virus/anti-spyware software installed is running and updated. Confirm that your firewall is enabled.
2. Know and trust your online shopping merchants. Limit your online shopping to merchants you know and trust.
3. Look for “https” when making an online purchase. The “s” in “https” stands for “secure” and indicates that communication with the webpage is encrypted.
4. Password protect your mobile device and computer. It’s the simplest and one of the most important steps to take to secure your mobile device and computer.
5. Don’t ever give your financial information or personal information over e-mail or text. Be aware of unsolicited communications purporting to represent stores or charities.
6. Do not use public computers or public wireless for your online shopping. Public computers may contain malicious software that steals your credit card information when you place your order.
7. Pay by credit card, not debit card. The safest way to shop on the Internet is to pay with a credit card rather than debit card, as credit cards are protected by the Fair Credit Billing Act and may reduce your liability if your information was used improperly.

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*

CD & IRA RATES

Term	APY
6 Month	0.40% APY**
12 Month	0.70% APY**
18 Month	0.80% APY**
24 Month	1.15% APY**
36 Month	1.55% APY**
48 Month	1.75% APY**
60 Month	2.10% APY**

LOAN RATES

Account Type	As Low as
VISA® Platinum or Gold Card	0.99% APR****
Vehicle Loan	2.49% APR***
Home Equity Loan	3.24% APR***
Personal/Signature Loan	8.49% 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 8/1/15. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

**Annual Percentage Yield. Rates are accurate as of 10/2/15. 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.

***APR Annual Percentage Rate. Rates accurate as of 8/1/15. 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.



Pictures with Santa

Bring a non perishable food item for the St. John food pantry and get a free photo with Mr. and Mrs. Claus.

Northeast Branch
Saturday, December 5
9:00 to 11:00 AM

Warminster Branch
Saturday, December 12
9:00 to 11:00 AM

Board Of Directors

Joseph Yerkes, Chairman
George Madden, Vice Chairman
Christopher McGinley,
Secretary/Treasurer
Andrew Folino, Member
Marie Sejda, Member
Lowell A. Tinner, Member
Charles Whiting, Member

President/CEO

John F. King
Credit Committee
John F. King, Chairman
Rick MacLeod, Secretary
Victor Derrick, Member
Supervisory Committee
Crystal Barnett, Chairperson
Wade Birchfield, Member
Steven J. Turco, Member

