

Financial Focus

Organized 1934

Working Together for Financial Freedom

September 2016



System Conversion Weekend October 1 – October 3

Our Operations Center and branch offices will close at 5:00 p.m. on Friday, September 30, 2016 and reopen on Tuesday, October 4, 2016.

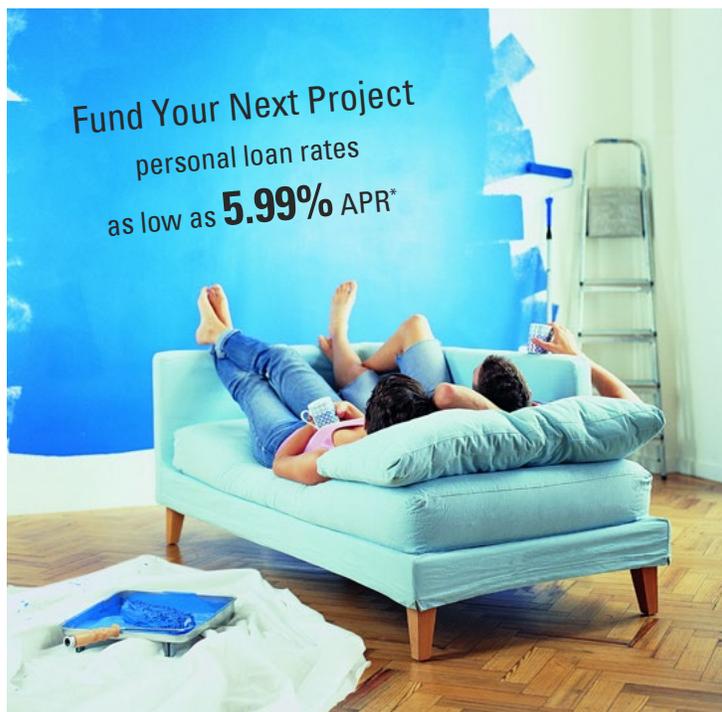
The system conversion will take place the weekend of October 1st.

We will be sending important conversion information to you through email and to the address on record for your account. Please take the time to make sure your contact information is correct. To make a change to your address or email please login to online banking and select the update button at the bottom of the navigation bar.

Update Address

Add / Update Email

Visit FreedomCU.org/Conversion for more information.



Fund Your Next Project
personal loan rates
as low as **5.99% APR***

*Annual Percentage Rate (APR) will not be less than 5.99% or greater than 14.99%. Rates accurate as of 9/1/16. 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. Limited time offer. Offer is subject to change without notice. Credit union membership required, eligibility requirements apply.

Home Improvement Projects May Increase Home Value

Whether you are getting ready to sell your home or just want to make improvements, making small updates can increase the value of your home. Here are some simple upgrades to consider:

Update your kitchen

Small updates can make a big difference; replace the kitchen faucet set, add new cabinet door handles or use more energy-efficient lighting fixtures. Have a larger budget? Replace appliances, reface the cabinets, or update the flooring.

Modernize your bath

Bring your bathroom back to life with simple changes like a new sink or fixtures. If your tub and shower are looking worn, consider replacing chipped tiles or installing a prefabricated shower insert.

Develop curb appeal

A nicely mowed lawn, a few well-placed shrubs, a freshly painted house, makes a great first impression. Consider hiring a landscaper to give your front yard a good cleanup.

Ready to get started? A personal loan from your credit union is an affordable way to fund home improvement projects. Apply online at FreedomCU.org

Jump Start Your Savings
with our new 30 month term CD

1.71% APY*

Build your savings quickly with our high yield 30 month term Share Certificate of Deposit*. Enjoy the stability of a CD with a predictable high yield and no long term commitment.

Take advantage of this limited time offer!
New money only.

Purchase your CD at one of our conveniently located branch offices.

*Limited time offer, 30-month CD and IRA CD with a 1.71% APY. A minimum deposit of \$500 of **new money to the credit union** (\$250 for Youth CD - 25 or younger) is required to open the account and earn the promotional APY. After the promotional term, the CD will auto-renew for a 30-month term at the applicable rate. Primary Savings Account required for Membership with a \$5 minimum balance. For Members under age 12, a Joint Savings Account Owner 18 or older is required. Regulations prohibit payment in excess of available earnings. Penalty will be applied for early withdrawal. Fees may reduce earnings. Promotion cannot be combined with other offers. Offer is subject to change without notice and may be rescinded at any time. For additional rates and terms visit FreedomCU.org

Build Your Savings with a Share Certificate of Deposit



Building your savings is an important part of any financial plan. A share certificate of deposit (CD) is one of the many options we offer to help you grow your reserves. Like a savings account, a CD earns interest, except it is for a fixed amount of time and earns dividends at a fixed rate. CDs earn a better rate than a traditional savings account because you are expected to keep your money in the account for the length of the agreed term. If you withdraw your money before it "matures" you will have to pay a penalty.

What are the benefits?

- CDs earn a higher rate of return and the rate is locked for the length of the term, and will not fluctuate due to the market.
- You can add funds to your CD throughout the term and earn at the same rate* or make one lump deposit.
- At the end of the term we offer convenient automatic renewal or deposits into a designated account.
- Our share certificates also offer flexibility. Choose a term that works for you.

Overall, CDs are an excellent way to get a better rate of return and start to build your savings. You may purchase a CD through Online Banking or by contacting one of our Member Service Representatives. To view current rates visit FreedomCU.org/Rates.

*CDs with a promotional rate may not be eligible.

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	0.65% APY**
12 Month	0.70% APY**
18 Month	0.80% APY**
24 Month	1.15% APY**
30 Month	1.71% APY**
36 Month	1.55% APY**
48 Month	1.85% APY**
60 Month	2.25% APY**

LOAN RATES

Account Type	As Low as
VISA® Cash Back Card	0.99% APR***
VISA® Gold Card	8.90% 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 9/1/16. Rates subject to change without notice and may change after account is opened. Visit FreedomCU.org to view our Rate and Fee Schedule.

**Annual Percentage Yield. Rates are accurate as of 9/1/16. 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 9/1/16. 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 Cash Back 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 9.9% or greater than 17.9%. Offer subject to change without notice.



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