

Financial Focus

Organized 1934

Working Together for Financial Freedom

May 2017

Dive Into Your Home Equity This Summer!



When you apply for a Home Equity Loan or Line of Credit with your credit union, you can be sure you'll get a low rate, expert advice, and helpful service. So, why not put your home to work for you? Start the summer off right and turn your backyard into your dream landscape, renovate your kitchen or bathroom or upgrade your family vacation plans!

- Home Equity Loan has a fixed APR as low as 3.24%.*
- Home Equity Line of Credit offers a great, variable 3.99% APR.**
- For a limited time, you may be able to use up to 100% of the value of your home, and interest payments are usually tax deductible (consult your tax advisor).

To learn how your home equity can work for you or apply online, visit FreedomCU.org/HomeEquity.

*Annual Percentage Rate (APR) applies to Loan-to-Value (LTV) less than or equal to 80%. APR will not be less than 3.24% or greater than 6.49%. The interest rate you receive will be based on your credit history. Hazard Insurance is required. For loans over \$100,000, Title Insurance is required. Loan subject to final approval. Terms and rates subject to change without notice and apply to loans in the 2nd lien position.

**Annual Percentage Rate (APR) applies to Loan-to-Value (LTV) less than or equal to 80%. Home Equity Line of Credit is subject to a Variable Rate which is based on the highest Prime Rate as published in the Wall Street Journal and will be the rate 10 days prior to the first day of each calendar quarter of each year. Rate will never be less than 3.99% nor greater than 18%. The interest rate you receive will be based on your credit history. APR as low as Prime Rate - 0.01% Margin. Rates accurate since 5/1/17. Hazard Insurance is required. For loans over \$100,000, Title Insurance is required. Line of Credit subject to final approval. Terms and rates subject to change without notice.

Focus Points

Memorial Day Closing

We will be closed Monday, May 29 in observance of Memorial Day.

Although our branch location will be closed, Mobile Banking, Online Banking, Telephone Teller and our CO-OP Network of ATMs will still be available.

Banking on the Go



Our free mobile app offers enhanced features so you can access your accounts anywhere, anytime and perform transactions right on your devices. You can make deposits, send money to a friend, transfer funds and more - all from your mobile device.



Mobile Deposit

Have a check? Save yourself a trip and use the mobile app to take a picture of the check and deposit it directly into your Freedom account.

Pay a Friend

Send secure payments to your friends. All you need to send funds is an email or cell phone number – money can even be sent to friends at other financial institutions.

Transfer Funds

Move money between your accounts or make payments on your Freedom loans or credit cards.

Card Deactivation

Concerned you misplaced your card? Deactivate and reactivate your credit or debit/ATM card right from the app.

Visit FreedomCU.org/Mobile to learn more about these features or download the mobile app today.

Buy your next car
with confidence.

Get Upfront Pricing and
Guaranteed Savings.*

Learn more at
FreedomCU.org/TrueCar

*see site for details



Refer a Member, Earn Cash



Share the benefits of your credit union with friends and family and you can earn up to \$100 for every new member you refer.* 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.

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

*Limited time offer. 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 or Custodian 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.

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*

*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 5/1/17. 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	0.65% APY**
12 Month	0.90% APY**
18 Month	1.00% APY**
24 Month	1.25% APY**
30 Month	1.40% APY**
36 Month	1.65% APY**
48 Month	1.85% APY**
60 Month	2.25% APY**

**Annual Percentage Yield. Rates are accurate as of 5/1/17. 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 are accurate as of 5/1/17. 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.

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***

† 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.

Have More Fun this Summer with Member Discounts

With warmer weather just around the corner, now is a great time to plan a fun family outing. Save big this summer at entertainment resorts and amusement parks. All Members have free access to discounts for a variety of local summer fun destinations.

Visit FreedomCU.org/Discounts for a complete list of savings.



Freedom Credit Union Scholarship

Applications for our Scholarship program are still being accepted! We will award \$2,000 scholarships to three qualified students to be applied towards any portion of comprehensive fees from an accredited college, university or trade school. Visit FreedomCU.org/Scholarship for eligibility requirements and application information.

Applications must be postmarked by May 12, 2017



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