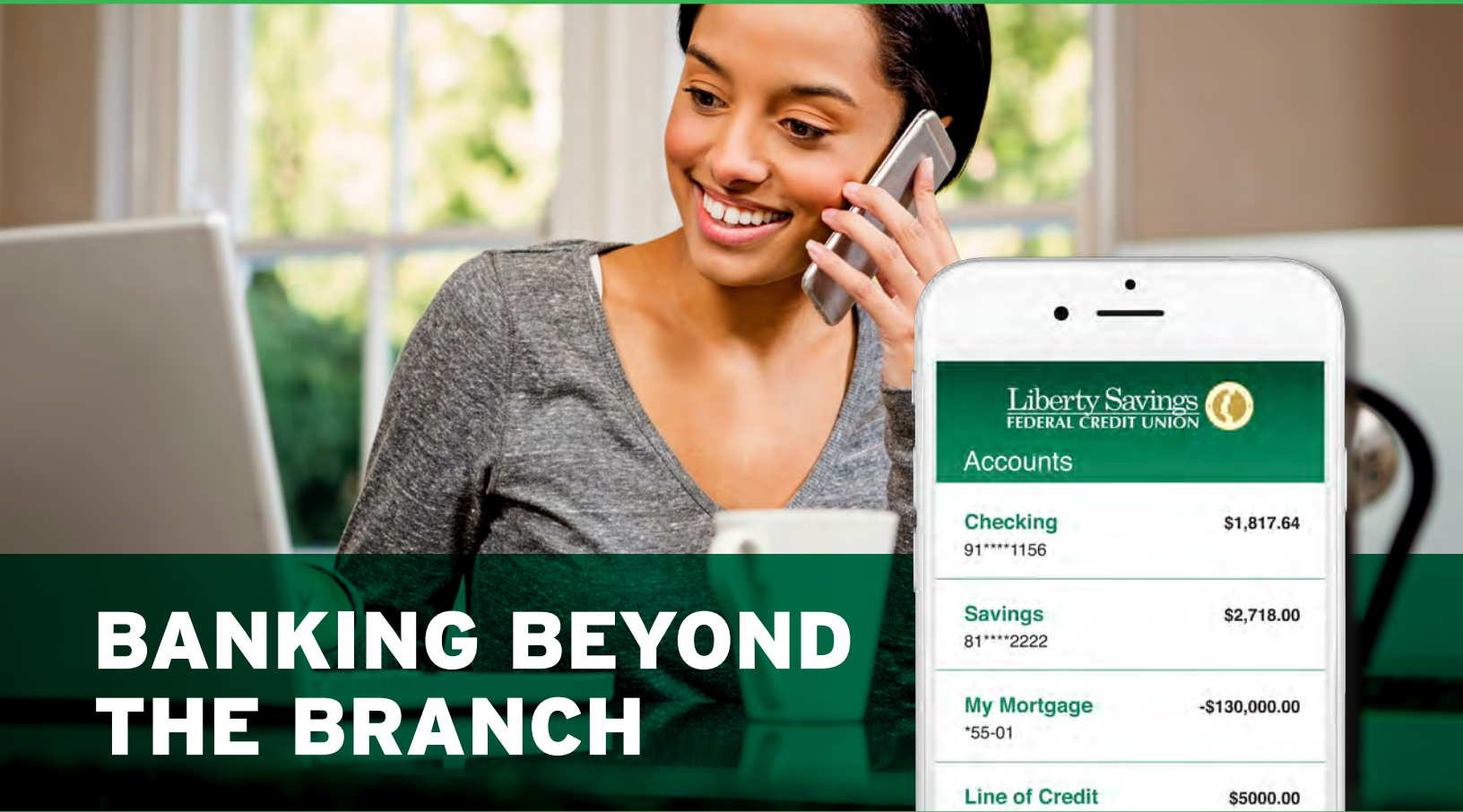


LIBERTY HORIZONS



BANKING BEYOND THE BRANCH

Enjoy added convenience while banking with our newest digital products. We've recently launched new ways to serve you, and we're excited for the positive feedback so far! These "virtual branch" services are designed to provide a better way to bank by reducing wait times and creating a banking experience that works best for you.

Enhanced Fraud Protection

Protect yourself with debit and credit mobile alerts set up online or through the app.

Online Chat

Receive fast assistance from a live person through desktop and mobile during normal business hours.

Get a Loan By Phone

Start your loan process from home (or anywhere!). Call (201) 659-3900, Ext. 5 during business hours.

New! Liberty Savings Mobile App

Make tasks like budgeting, BillPay and account updates even easier. Take advantage of these 24/7 perks:

- View multiple accounts with a single app log-in
- Check balances and transaction history
- Remote deposit check capture
- Transfer money between accounts
- Instant balance request: option to display without log-in
- Card alerts for debit or credit cards
- Text updates: view balance or recent transactions
- Branch-finder: check hours and location info

To activate, simply sign up on LibertyLink Online and download the app on Google Play or the Apple App Store.



Sign up for our FREE Liberty Savings University seminars. Space is limited and will go fast. [See details inside >](#)

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Welcome to 2018! The new year is upon us and exciting change is on the horizon at Liberty Savings.

As you saw on the cover, we are moving faster than ever before to stay one step ahead of advancing technology with innovative member service. By utilizing more and more of today's mainstream ways to interact, engage and bank—we're putting more control back in your hands while saving you time on the phone and traveling to the branch. It's very important to us that you can manage finances on your terms and on your schedule. Still keeping an eye towards the future, we will continue to strive to make our in-branch experience and service the best of any financial institution available. Our legacy has been built upon delivering quality in-person experiences and innovative products that help pave the way to stronger financial futures. We always want to know every member by name, not just account number.

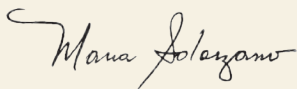
I'm sure many members have made their resolutions for the year. This is the perfect time to evaluate your finances and individual situation. Don't feel that you have to shoulder that responsibility alone. Remember, we're here to help. Be sure to talk with one of our Representatives today about how you might be able to save more or spend wiser by taking advantage of all of the member-only products available to you.

As an example, our Consolidation Loan can help save you time, stress and potentially more money! Talk to us about your options. If you consolidate before March 31st, you may be eligible for an extra 2% off your lowest qualifying rate.

Financial products aren't the only way we can help. Be sure to see our schedule of upcoming financial seminars to the right. Each class is designed to help you achieve more life goals smarter and faster. Register with Karen Velasquez today. All of our classes are filling up as they grow in popularity.

Last year we were honored to partner with, and support so many of our local organizations and charities. We did so in an effort to make Hudson County the very best it can be for every walk of life. It's always reassuring to think back a few years, or more, to see how far we've come together. In addition to continuing to invest and grow our products, one of the most important investments we'll be making in 2018 is putting more money back into our member's hands and community—right where it belongs.

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Martin Luther King, Jr. Day: Monday, January 15th
- President's Day: Monday, February 19th
- Good Friday: Friday, March 30th
- Memorial Day: Monday, May 28th



Dreaming about a new home? Don't miss our next First Time Homebuyer Seminar

Saturday, January 13th from 1:30–3:00pm (Main Branch)

Saturday, February 24th from 1:30–3:00pm (Español in Union City)

Attendees are getting the information they need to be qualified to buy. Take the first step towards making an offer on the home of your dreams with confidence.

'Budget for a Better Life' Workshop

Thursday, January 25th from 6:30–7:45pm (Main Branch)

Thursday, February 22nd from 6:30–7:45pm (Main Branch)

Thursday, March 22nd from 6:30–7:45pm (Main Branch)

Our 'Budget for a Better Life' workshops are your chance to get hands-on financial management training to experience and enjoy a much more rewarding quality of life.

Credit Empowerment 101

Saturday, January 27th 1:30–3:00pm (Español in Union City)

Saturday, February 10th 1:30–3:00pm (Main Branch)

Saturday, March 24th 1:30–3:00pm (Location TBD)

Find out who determines your credit score. Learn how to read and understand your credit report. Get tips on how to fix past credit mistakes and prepare for the future.

Our upcoming workshops and seminars are filling up fast!

Contact Karen Velasquez by phone at (201) 659-3900 Ext. 7038 or kvelasquez@lsfcu.org to reserve your spot today!

Childcare will not be provided during workshops and seminars.



Over \$4400 raised through this year's Pink Heels and Pink Ties gala to help combat breast cancer.

We were honored to support The Rotary Club of North Hudson, NJ's 'Pink Heels and Pink Ties' organization in their mission to raise funds towards finding a cure for breast cancer. A gala event was held at Waterside Restaurant where some of our local luminaries were recognized. Mrs. Mariuri Matinetti accepted The Dignitary Award, Mr. Ruddys Andrade was this year's recipient of The Benevolent Award and Mrs. Marleen O'Connor was honored with The Warrior Award. Pictured above from left to right, Liberty Savings Representatives: Karen Velasquez, Luz La Torre, Maria Solorzano, Mary Boguszewicz, Maria Torres and Linda Gallardo. Pictured center front: Warrior Award recipient Marleen O'Connor.

UPGRADE TO A STRESS-FREE LIFE WITH OUR SPECIAL CONSOLIDATION LOAN

Consolidate your debts into one simple loan payment and save an additional 2% on your lowest, qualifying interest rate today.* By consolidating your current debts, you'll only have one, easy payment to consider. To make it even more stress-free, Liberty Savings offers automated payment options! Take the hassle out of managing your finances. Eliminate excess worry over credit card debt, medical bills, small loans, and much more! Speak with a Representative today to get started.



*Extra 2% APR discount based upon lowest rate you qualify for when you close on a Consolidation Loan between January 1, 2018 and March 31, 2018. Loan eligibility and rates are determined by LSFCU and are based on the borrower's credit worthiness. Rates are subject to change without notice.



Our member-only scholarship programs are back!

This year, we'll be awarding \$1,000 scholarships to two of our very own college-bound high school seniors. In addition, The New Jersey Credit Union League's Youth Involvement Board will also award eight scholarships in the amount of \$1,000 each to credit union members. For the NJCUL program, credit unions will be categorized by chapter: Northern, North-Central, Southern, and South-Central. Two winners will be chosen in each chapter: the top scoring student attending a 4-year college or university and the top scoring student attending a technical/vocational school or community college. This will give more opportunity to all the credit unions in each chapter to produce a scholarship winner.

Judging for both scholarship programs will be based on academic performance, extracurricular activities, community service and involvement, references and leadership roles.

Don't let either of these opportunities pass you by. NJCUL applications are available online at www.njcul.org and must be received by 2/2/18. LSFCU applications are due no later than 4/1/18. Stop by any Liberty Savings branch to submit your applications today!



Earn money while you borrow with our special Secured Loan products.

Opening a Secured Loan allows you to borrow up to 100% of your Savings or Term Share Certificate balance. These loans have great benefits, similar to a personal loan, with low rates and less emphasis on credit score for approval.

- Access cash quickly, with low rates
- Use the money as you need
- Re-establish credit while you borrow
- Continue to receive monthly dividends on your savings
- Auto-payment options available

For a quick start on an application, download our online form now at: www.LSFCU.org/share-certificate-secured-loans.



CONNECT WITH US ONLINE TO STAY UP TO DATE WITH LOCAL EVENTS, HAPPENINGS AND FINANCIAL TIPS.

Tax season is upon us. This year, try Intuit TurboTax® for FREE and be entered to win a \$25,000 Grand Prize!¹

Liberty Savings has teamed up with TurboTax® to get you your maximum tax refund with savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000! Try TurboTax Online for FREE (and provide your email address) by February 15th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.¹ Start TurboTax now!

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing when filing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.



Try TurboTax today and enter to win \$25k. Visit www.LSFCU.org/TurboTax

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

¹ Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

GRAB THE KEYS TO A GREAT YEAR

RECEIVE 0.25% OFF THE CURRENT RATE.¹

AND, WE'LL GIVE YOU KELLEY BLUE BOOK[®] TRADE-IN VALUE FOR YOUR VEHICLE.²

When you finance an Enterprise vehicle with Liberty Savings Federal Credit Union.

January 1 – 31, 2018



Call **201-659-3900** to get pre-approved by your credit union today!

Call **866-227-7253** for the nearest Enterprise Car Sales location or preview our great selection of quality used vehicles at

cuautodeals.com



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Haggle-free buying. Worry-free ownership.

¹APR—Annual Percentage Rate. 0.25% off current rate. This is a buy down rate. The amount of the buy down will not affect the price of the vehicle. This rate offer is valid for all terms up to 60 months. Current rate will vary based on credit worthiness & terms. Financing for qualified Liberty Savings Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased January 1 – January 31, 2018. No cash advances. Offer cannot be combined. Not valid on previous purchases. ²Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2017 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair & competitive value for customer's vehicle. Customer is responsible for any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. See a Sales Consultant for details. Offer void where prohibited. Used vehicles were previously part of the Enterprise rental fleet and/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2017 Enterprise Car Sales. 102596 2.5x6.75 Ad 102596 12/17



Members have saved nearly \$2 billion with Love My Credit Union Rewards!



Start saving today at LoveMyCreditUnion.org

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Helping You Achieve Your American Dream

Five Corners
666 Newark Avenue
Jersey City, NJ 07306

Branch Manager:
Maria Torres
mtorres@lsfcu.org

North Hudson
108 48th Street
Union City, NJ 07087

Branch Manager:
Angelina Nehmayssa
anehmayssa@lsfcu.org

Greenville
1590 John F. Kennedy Blvd.
Jersey City, NJ 07305

Branch Manager:
Chance Cerbone
ccerbone@lsfcu.org

Phone: 201.659.3900 | Fax: 201.863.7361 | Visit us online at: www.LSFCU.org

