

LIBERTY HORIZONS

INTRODUCING THE CREDIT BUILDER LOAN



Get the money you need, earn high interest returns and build a stronger credit score for future finances. We've got the tools you need to help build any dream.

If you've ever thought about buying a new car, owning your own home, or simply want the power to borrow more, our new Credit Builder Loan is the ideal way to help you achieve those goals.

THE SCORE ON CREDIT

Credit scores affect every financial opportunity available to you. Mortgages, loans, insurance rates, even cell phone contracts are all impacted by credit scores. So if you want to be in the best possible position to finance your future, focus on building the best credit you can. In addition, good credit can help you get lower interest rates that will translate into lower monthly bills and greater savings.

A LOAN WITH BENEFITS

Our Credit Builder Loan helps to build credit by placing the value of the loan in a secure account for the loan's term. Once the loan has been paid off, the loan's value is released to you - with interest AND a better credit score!

MAKING DREAMS A REALITY

Regular, on-time payments towards the Credit Builder Loan is what helps to improve your credit score. So simply having enough income to cover the timely payments may be all you need to get started. With our Credit Builder Loan, turning dreams into reality is probably much easier than you think!

Upcoming financial seminar dates announced! [Find out more inside >](#)

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Summer is here and we at Liberty Savings are ready to celebrate. Not just because the sun is shining, but because we are proud to offer a host of new products and services. There is nothing more fulfilling than helping our members get the best out of their finances, especially when it enables them to enjoy Summer to its fullest.

The first offering we are pleased to introduce is our Credit Builder Loan. We understand the importance of good credit, and with the overwhelming success of our 'Credit Empowerment 101' workshops, we want to be sure that our members are always in the best possible position to achieve it. So whether you are looking to create or raise your current credit score, or simply want to build on your existing credit history for the future, it is well worth learning more about our Credit Builder Loan and our workshops.

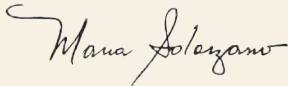
In addition to our Credit Builder Loan, we are pleased to introduce the Best Drive Auto Center—the best way to shop for a car. We've always been committed to bringing you low rates on auto loans as well as the best deals, thanks to partnerships with providers like Enterprise Car Sales. Now you can continue to access those deals and low rates at one convenient place. Best Drive Auto Center allows you to search and compare vehicles, check your trade-in value, plus access refinancing on current loans. If a Summer road trip is on your to-do list, then Best Drive Auto Center should be your first stop. Visit www.LSFCU.org/BestDrive to learn more.

We also recently introduced our Loans By Phone service, which continues to be very popular. This new department is dedicated entirely to lending, with devoted Representatives ready to take your call. It's another way we're committed to helping you maximize your time. If you're looking for more spending money this summer, simply pick up the phone and give us a call at (201) 659-3900, Ext. 5.

Finally, we are honored to celebrate with our friend and LSFCU Supervisory Committee member, Council President Rolando Navarro, Jr., who was named Grand Marshal of this year's Philippine-American Friendship Committee, Inc. (PAFCOM) Parade. The annual parade and festival is held in New Jersey each June to celebrate Philippine-American Friendship Day, with the Grand Marshal chosen as an honoree and head of the festivities. As always, we remain loyal to both our members and to the Hudson County community, and it is a great joy for us to celebrate this important cultural commemoration.

So as we enjoy these glorious sunny days, I am proud to continue the tradition of providing our members with the very best financial opportunities, as well as giving back to the community. I wish you all a happy, healthy, fun-filled Summer.

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Independence Day: Wednesday, July 4th
- Labor Day: Monday, September 3rd
- Columbus Day: Monday, October 8th
- Veteran's Day (Observed): Monday, November 12th



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

Saturday, Aug. 11th from 1:00–3:30pm (English at the Main Branch)

Saturday, Sep. 22nd from 1:00–3:30pm (Español at the Main Branch)

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' Workshops

Thursday, July 26th from 6:30pm–7:45pm (English at the Main Branch)

Thursday, Sep. 27th from 6:30pm–7:45pm (English at the 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 Live Webinars

COMING SOON: Join us for our new Credit Empowerment webinars.

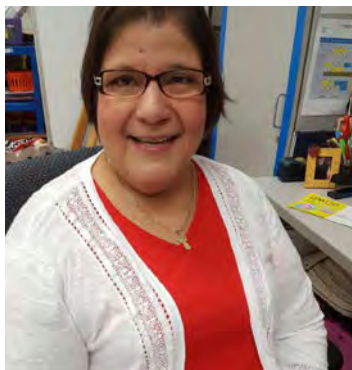
Be sure to keep an eye out. Time and dates will be announced soon.

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.

Find out how our Financial Fitness Seminars took one member from debt to condo.



Second-grade teacher and Liberty Savings member Soraya E. Guina didn't realize the dangers of credit card debt until she found herself in what she describes as a "big hole". Thankfully, Soraya discovered our workshops, and after attending both 'Budget for a Better Life' and 'Credit Empowerment 101', she's never looked back. Not only has Soraya decreased her debt and increased her credit score, she's now working towards buying her own condo. Feeling "100% more" empowered since attending, she recommends our events for anyone who wants to improve their financial position. Soraya says,

"It's awesome, you're going to learn a lot. Once you know what you owe, you have that under control. You're not going to be in debt all your life - the sun does come out tomorrow!"

Search, drive and save on autos in our new Best Drive Auto Center

Looking for the best deal on a new set of wheels? Your search starts and stops at our Best Drive Auto Center. To serve you better, we've partnered with local and national dealerships to provide you the ultimate online shopping experience. Save time, money and stress while searching for your next car, 24/7 online.

- Research over 4 million vehicles nationwide
- Access Free CarFax® reports
- Compare vehicles by make, model and price
- Check your current trade-in value
- Save time and money with credit union pre-approval

Don't get left in the dust on a great auto deal. Visit www.LSFCU.org/BestDrive today!



Give yourself a head start with a Back-2-School Loan and receive 1% off your lowest qualifying rate!*

Back-to-school time can be stressful, but thanks to the Liberty Savings Back-2-School Loan, getting the right loan at the best rates doesn't have to be hard work. For a limited time, we're offering our members an additional 1% off their lowest qualifying rate. Your homework is done!

Our Back-2-School loans come packed with the member-friendly benefits that help you the most:

- No pre-payment penalties
- No application fees
- Flexible loan amounts of \$500 or more
- Competitive rates as low as 7.5% APR.*
- Easy repayment direct through payroll deduction

*Rates are determined by LSFCU and are based on the borrower's credit worthiness. Rates are subject to change without notice. Terms: must be paid off within a 12 month period. Offer valid between July 1, 2018 and September 30, 2018.



Greater spending power is waiting right at home.*

Buying a home is one of life's biggest milestones. But just because you've purchased a home, doesn't mean the milestones have to stop. Thanks to our Home Equity Loans, you can tap into your home's value to finance almost anything you need, including travel, school tuition, weddings, and home renovations. You can even use a Home Equity Loan to consolidate your debt, putting more money back in your pocket to spend when and where you like.

Home Equity Loans are easy to access. The application process is simple and credit union members never pay any application fees. With our newly increased LTV, you can now borrow up to 100% of your home's equity. So if you've been eyeing your next vacation, dreaming about your big day, or thinking of a way to add that second-level extension, a Home Equity Loan may just be the key.

Stop by any branch or call (201) 659-3900 option 5 for more information or to apply!

*Loan Eligibility & Rates are determined by LSFCU and are based on the borrower's credit worthiness. Rates subject to change.



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



Kiwanis Club honors Carmen Lebron

Jersey City Kiwanis Club, in partnership with Liberty Savings, is proud to announce Carmen Lebron as the recipient of this year's \$1000 academic scholarship. Carmen is a determined young woman with a drive and ambition. At one time in her academic career, she stepped in to serve as the President of the Key Club at the A. Harry Moore School in Jersey City when the acting president went on leave. She is an active volunteer in the community. This fall, Carmen will be enrolled at the Hudson County Community College in Jersey City. Carmen aspires to be a Guidance Counselor and work with youth.

Congratulations to this year's YIB scholarship recipients!



Julia Patterson (pictured left) is a recent graduate of Immaculate Conception High School, resident of Bayonne and a junior member of Liberty Savings. Among her academic achievements are National Honor Society and Academic First Honors. She frequently volunteers in her community and church. She finished out her Senior year as her class' Yearbook Editor. Julia will be attending Lynn University in Boca Raton, Florida.

Our second winner is Sabrina Edgeworth (pictured right) of Old Bridge High School. Sabrina has been a long time member of the credit union. Sabrina was recognized by the Science National Honors Society for her outstanding academic achievements. She was also recognized by State Assemblywoman Angela McKnight as a 2018 'Top 60 G.E.M.' (a statewide registry of young women who are recognized achievers). Sabrina has been active as a distance and mid-distance runner on the OBHS Cross Country, Winter and Spring Track and Field Teams and has committed to run for Montclair University's team where she is enrolled to study Biology this Fall 2018.



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



Start saving today at LoveMyCreditUnion.org

Looking for 1-3 year-old vehicles?

Enterprise car sales



Don't Miss our 3 Day Sale

July 19 – 21, 2018

At any of our NJ locations

Receive **1.00% off** your approved rate¹ And, Enterprise will appraise your vehicle using Kelley Blue Book[®] Trade-In Value and **Add \$250²**

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

Visit cuautodeals.com and contact your credit union to get pre-approved today.



1: APR=Annual Percentage Rate. 1.00% off current rate. This rate offer is valid for all terms up to 60 months. This rate offer is being discounted by Liberty Savings Federal Credit Union. 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 7/19/18 – 7/21/18. No cash advances. Not valid on previous purchases. This offer cannot be combined with any other offer. 2: Kelley Blue Book Trade-In Values used by Enterprise are obtained from ©2018 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. Additional trade-in value of \$250 is available only on passenger vehicles & light duty trucks, with a Kelley Blue Book Trade-In Value & when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration & 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 including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA & Washington, D.C. Offer valid 7/19/18 – 7/21/18. No cash advances. Not valid on previous purchases. This offer cannot be combined with any other offer. Used vehicles were previously part of the Enterprise rental fleet &/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 are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2018 Enterprise Car Sales. 104975 2.5x6.75 Ad 3/18



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