


LIBERTY HORIZONS



High rate auto loan coming back to haunt you?

**Refinance with
2% off your lowest
qualifying rate during
our Auto Apocalypse.***

**Don't be haunted by high rate lenders.
Treat yourself to a new loan, or ditch
your current rates when you refinance
with us. To find out how much you
might save, call (201) 659-3900 or
visit any Liberty Savings branch.**

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Once again, another summer has gone by too quickly. I hope you had the opportunity to create some lasting memories. We're excited to kick off fall with some exciting news, money saving offers and new products.

First off, I'm very happy to report that we are continuing to receive tremendous feedback and participation in our Liberty Savings University workshops. If you haven't yet attended, these classes (held both in English and Spanish) provide personal finance education for Liberty Savings members and our community. The best part is, they are absolutely free for anyone to attend. Sign up for Credit Empowerment 101, Budgeting for a Better Life with Credit Builder Loan option, and First Time Homebuyers. We've had a record number of First Time Homebuyer attendees moving on to purchase their very own dream homes.

We're always looking for faster, more convenient ways to service our members. I'm happy to report that we just added a chat feature to our website which gives you an easier way to connect. The next time you need to get in touch, simply visit any page on our website at www.lsfcu.org, and click the blue bar on the right side of your browser window. Representatives are available during normal business hours. You can access chat on desktop, laptop, tablet and mobile devices.

Along with online banking, mobile banking will be getting even better with our new mobile banking app. It's set to launch November 1st—just in time to track all your holiday shopping! It will make daily tasks like budgeting, transfers and checking on account settings quick and easy right from the palm of your hand. Follow us on Facebook and Twitter @LibertySavings for reminders and more information about the launch.

Last, but certainly not least, we want to give big congrats to two members of our Liberty Savings family. Karen Velasquez has been extra busy this year, bringing home another CUNA MBD Council Diamond Award, and most recently joining the Hudson County Suits for Success Executive Board. On a more personal note, we want to say congratulations and best wishes to Maria Cruz who recently became Mrs. Maria Torres. Make the most of every moment!

Please have a happy, and safe 2017 holiday season. I'm truly humbled by everything we've been able to accomplish together throughout 2017 and am looking forward to the new successes that await in 2018.

Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Columbus Day: Monday, October 9th
- Veteran's Day: Saturday, November 11th
- Thanksgiving: Thursday, November 23rd
- Christmas Day: Monday, December 25th
- New Year's Day (2018): Monday, January 1st



We want to make your NFL dreams come true!

Whenever you pay with VISA® from this October 1st through December 31st, you'll automatically be entered for a chance to win premium, monthly NFL prizes. The best part is, every purchase you make in a store or online counts! Use VISA® for everyday purchases like gas, groceries or your morning coffee. But don't forget to use it for bills, dining and travel. The more you pay with VISA®, the more automatic entries you'll receive

Purchasing power has never been so rewarding. Find out more: www.LSFcu.org/NFL



October Prize

Trip for two to the 2018 Pro Bowl and VIP Experience in Orlando



November Prize

Trip for two to Super Bowl LIII in Minneapolis



December Prize

2018-2019 NFL regular season tickets for two – you choose the team

No purchase or obligation necessary to enter to win. Open to legal U.S. residents 18 years or older as of 9/1/17. PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends 12/31/17. The NFL Entities have not offered or sponsored this Sweepstakes in any way. Please visit www.LSFcu.org/NFL for full terms and conditions.



International Credit Union Day is October 19th. Help us celebrate by sharing your favorite thing about credit unions and Liberty Savings with the #icuday hashtag!

"ICU Day is the opportunity to encourage credit union members to get engaged, share experiences and celebrate how credit unions and financial cooperatives have made an impact on their life choices. By placing people before profit, we defend the credit union and cooperative financial institution model worldwide," said Brian Branch, World Council President and CEO. This year's "Dreams Thrive Here" theme illustrates how credit unions serve as catalysts to make different professions, personal choices and career paths real.

100% Equity, Liberty Cares VA Loans are here.

Liberty Cares VA Loans are here to help Servicemembers, Veterans, and eligible surviving spouses become homeowners. **Often times, there is no down payment required!** Use the loan to help buy, build, repair, retain, or adapt a home for your own personal occupancy. These special loans allow you to take cash out of your home equity to take care of concerns like paying off debt, funding school, or making home improvements.

If you have served, are currently serving or are a surviving spouse, this special low interest rate loan is built for you. We thank you for your dedication to our country.



THE SHOPPING OUTSIDE IS FRIGHTFUL, BUT LIBERTY CAN MAKE IT DELIGHTFUL!

Take 1% off your lowest qualifying Holiday Loan rate,
and be entered to win a free Kindle Fire HD!*

The holiday season is right around the corner. It can bring happiness, but many times it also brings added expenses for gifts, parties and travel. That's why we're offering our Holiday Loans at a special low rate. Whether it's to pay for a family event, ski passes, airline tickets or toy airplanes from Santa, our Holiday Loans are the one-size-fits-all gift for every budget.



*Rates determined by LSFCU and are based on the borrower's credit worthiness. Rates are subject to change without notice. Must be paid off within a 12 month period. Holiday Loan offer valid between 10/1/17 and 12/31/17. No purchase necessary. Purchase does not increase your chances of winning. Open only to legal residents of NJ who are located in the United States at time of entry. Void elsewhere and where prohibited by law. Eligibility limited to adults 18 years or older.

Warm up to **FREE** seminars and classes for **LSFCU** Members, family and friends!

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

Saturday, October 14th from 1:30–3:00pm (Main Branch)
Saturday, January 13th from 1:30–3:00pm (Main Branch)
Saturday, February 24th from 1:30–3:00pm (Español 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, October 26th from 6:00pm–7:30pm (Main Branch)
Thursday, November 30th from 6:00–7:30pm (Main Branch)
Thursday, January 25th from 6:00–7:30pm (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, October 28th 1:30–3:00pm (Español in Union City)
Saturday, November 18th 1:30–3:00pm (Main Branch)
Saturday, January 27th 1:30–3:00pm (Español in Union City)

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.

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.

Santa Claus is stopping by Liberty Savings on Friday, December 16, from 2PM–5PM

Bring your wish list and camera to any LSFCU branch location to take free photos with Santa! The event is open to Members and non-members.

Don't forget our neighbors in need
Please bring canned or dry, non-perishable food item donations to help support our local food pantries.





Help support the fight to cure cancer

It is estimated that every year 340,000 cases of cancer can be prevented through awareness and treatment. Each year 12.7 million people discover they have the disease. Through a global network of support and advancements in medical science, those numbers are falling and we're beating cancer.

Please join us in our local fight to find a cure. Stop by any service center location and tell a Representative you want to step up to stop cancer and make a donation. No donation is too small. Proceeds will be benefitting our local Pink Heels and Pink Ties organization who fight the fight every day.

Make a donation of \$10 or more, and you'll receive a pink teddy bear, ribbon pen and tote bag as a recognition of your support.

DEFER PAYMENTS FOR 90 DAYS.¹

AND ENTERPRISE WILL OFFER YOU KELLEY BLUE BOOK® TRADE-IN VALUE ON YOUR VEHICLE AND ADD \$750.²

Upon used vehicle purchase from Enterprise Car Sales.

October 1 – 31, 2017




Call **201-659-3900** to get pre-approved by Liberty Savings FCU today!


Call **866-227-7253** for the nearest ECS locations or preview our great selection of quality used vehicles at cuautodeals.com



enterprise car sales
Haggle-free buying. Worry-free ownership.




¹Finance charge begins from date of purchase and is repaid over the term. Offer valid 10/1/17 – 10/31/17. 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 and competitive value for customer's vehicle. Additional trade-in value of \$750 is available only on passenger vehicles and 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 and Washington D.C. Offer valid 10/1/17 – 10/31/17. No cash advances. Offer cannot be combined. Not valid on previous purchases. 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 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. 100557 CT 2.5x6.75 Newsletter Ad 08/17 DB







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

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Enjoy peace of mind every time you hit the road with special member-only auto benefits like:

- Paintless Dent Repair
- Retail Parts and Labor Coverage
- Emergency Roadside Assistance
- Windshield Repair
- Car Rental Reimbursement
- Wear and Tear Coverage



Speak with a Representative today about our new AssureGuard Auto Insurance



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Helping You Achieve Your American Dream

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