

LIBERTY HORIZONS

High Rate Lenders Don't Know Jack

Get a new auto loan or
refinance and take 2% off
your lowest qualifying rate.

100% financing options
now available!*

It's the best way to scare away
high monthly payments!



*Loan rates and offer valid from October 1, 2018 through November 25, 2018. Rate subject to floor of 2.99%. All loan eligibility, financing terms and rates are determined by LSFCU and are based on the borrower's credit worthiness. Loans in our Plus Program or previously owned vehicles driven over 100,000 miles are not eligible to receive additional 2% discount. Rates are subject to change without notice.

Introducing our new
Best Drive Auto Center.
Search, drive and save
on new and used vehicles.

Find out more and shop:
www.LSFCU.org/BestDrive



MESSAGE FROM THE PRESIDENT

My Fellow Members,

Yet another summer has come and gone, but with the distinct aroma of pumpkin spice in the air, there is no doubt the season of fall is upon us! With only a few months left until the new year, we are thrilled to finish 2018 with exciting developments, new ways for members to save, and more opportunities to celebrate with the entire community.

First, we are proud to announce that our new website has launched. With its modern makeover, accessing our products and services is easier than ever before. When you're on the go, our new website is designed to work flawlessly on mobile. We've also improved accessibility to meet Americans with Disabilities Act (ADA) guidelines, so everyone can access information. If you haven't had the chance to see the new website, I encourage you to jump online and check it out.

While you're online, please take a moment to visit our new Best Drive Auto Center. You'll be able to shop for your next new or used vehicle directly through our site at: www.LSFCU.org/BestDrive. By joining forces with innovative partners, we're able to continue to offer more convenient services and smarter ways to save. If you're considering purchasing a new vehicle, you'll find some of the best deals available at Best Drive. It might just be the perfect way to ring in the new year!

We're also delighted to be celebrating International Credit Union (ICU) Day on October 18. Taking place on the third Thursday of October every year, ICU Day honors the unique differences and the positive impact made by credit unions everywhere. Celebrated globally, the day is a key milestone that enables all members, employees, and community partners to band together as part of a wider, significant movement. We look forward to celebrating - and honoring all of you - on the day.

We are excited to help members take steps towards achieving bigger dreams by offering 100% LTV Home Loans. These loans are one of the best ways to leverage the equity of your home and borrow funds you need now. Loans are offered at some of the most competitive rates available. Talk to us to find out more.

On the local level, we are continuing our support of Peace Care. Their coalition dedicates themselves to caring for our senior community members. We are proud to stand by our American-Filipino community through active involvement in PAFCOM and their annual festival. It is indeed an honor and joy to support such wonderful endeavors.

With that, I would like to wish everyone a safe and festive holiday season. We look forward to being part of next year's dreams and the many new exciting opportunities coming your way in 2019.

Sincerely,

Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Veteran's Day (Observed): Monday, November 12th
- Thanksgiving Day: Thursday, November 22nd
- Christmas Eve: Mon., December 24th - Closing at 1:30PM
- Christmas Day: Tuesday, December 25th
- New Year's Eve: Mon., December 31st - Closing at 1:30PM
- New Year's Day (2019): Tuesday, January 1st



Use E-Alerts to protect your account and shop worry free this holiday season

Enjoy stress-free shopping this holiday season with a Liberty Savings Visa and instant fraud alerts. Simply sign up online for our Debit, Credit and Mobile E-alerts and you can be notified any time there is a transaction. With 24/7 fraud monitoring, flexible repayment terms, and low interest, a Liberty Savings Visa allows you to cover holiday expenses with loads of good cheer! To sign up for E-alerts, log in to LibertyLink Online Banking. Questions about getting started or Visa member-only rates and benefits? Visit www.LSFCU.org, call (201) 659-3900 option 4, or stop by your local branch.



October 18th is International Credit Union Day! Join the celebration by sharing your fondest credit union stories with the hashtag #PlatinumLiningFound

Now in its 70th year, ICU Day is a global occasion that honors the unique spirit and philosophy of credit unions. This year's theme, "Find Your Platinum Lining", focuses on the genuine and meaningful change credit unions make in people's lives while also tying into the traditional 70-year anniversary gift of platinum. We encourage all of our members and the local community to get involved by sharing their favorite credit union moments on social media. Don't forget to use the #PlatinumLiningFound hashtag, and keep an eye out for the wider celebrations happening across the globe.



Don't miss out on our 100% LTV Home Loans; including Liberty Cares VA Loans for members of the military, their families and veterans.

Often times, there is no down payment required for purchases! 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 homes 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 VA interest rate loan is built for you.

To find out more or apply for a VA Loan, contact Cecilia Tehume (NMLS #286462) of First Constitution Mortgage at (732) 910-0230 or falconceil@aol.com. You don't have to be a Veteran to take advantage of our 100% LTV Home Equity Loans! Call (201) 659-3900 option 5 to get started.

YOU WIN!

It's game over for high expenses this holiday season. Take 1% off your lowest qualifying Holiday Loan rate, and score a chance to win a PlayStation 4.*

Power up your holidays! We're offering our Holiday Loan at a special low rate so you can enjoy all the parties, gifts, and travel this festive season without holding back. Consider it your best move for a game-changing holiday season.



*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 10/1/18 and 12/31/18. 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.



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

Saturday, October 13th from 1:00–3:30pm (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' Workshop

Thursday, October 25th from 6:00pm-7:30pm (Main Branch)

Saturday, January 26th from 1:00-3:00pm (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 Webinar Series

Join our new seminars starting this October.

For dates and times, visit www.LSFCU.org/Credit101

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.

Applying for a low-cost, competitive rate mortgage is as easy as pie!

All pre-approvals receive a \$200 credit at closing.

Call our Mortgage Department today:
1-866-431-2424

Apply online at:
<https://LSFCU.MortgageWebCenter.com>



Credit Union NMLS#485333



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

STOP BY OUR SIGN & DRIVE EVENT!

OCTOBER 26-27

1316 JFK BLVD. IN UNION CITY

RECEIVE \$300 TOWARDS THE PURCHASE OF A PRE-OWNED VEHICLE, PLUS:

Up to 100% financing (including tax & tags)

Up to 84 month terms

Start shopping now:

www.LSFCU.org/BestDrive

2 MANNY'S AUTO SALES



Lots of makes. Loads of models.

enterprise car sales



October 18 – 31, 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 Liberty Savings 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 10/18/18 – 10/31/18. 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 10/18/18 – 10/31/18. 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. J00139 2.5x6.75 Ad 3/18



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



Start saving today at LoveMyCreditUnion.org



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