

LIBERTY HORIZONS



DOUBLE DOWN ON DEBT

Take two easy steps in 2019 to simplify your life and finances

CONSOLIDATE DEBT

Combine multiple high-interest debt into one monthly payment and earn 2%APR off your lowest qualifying rate*

BALANCE TRANSFERS

Switch to our low rate Visa Rewards Card and earn one reward point for every dollar you transfer*

Speak with a Representative or visit www.LSFCU.org/SimpleLife for more!



Please join us in welcoming Michael Calandrillo to the Liberty Savings FCU Executive Leadership Team

Mr. Calandrillo has joined LSFCU as Comptroller. He will be working to streamline all aspects of financing in order to reduce overhead and make recommendations on investment opportunities to help return more profits to our members. Pictured left to right: Michele Weiss, VP/COO, Maria Solorzano, President/CEO, Karen Velasquez, Marketing & Business Development Officer and Michael Calandrillo, Comptroller.

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Happy New Year! The start of a new year is the perfect time to reflect upon the past year's accomplishments and special moments.

This year sees us bid farewell to Mary Boguszewicz. It's difficult to say farewell to Mary, whose become more than a co-worker to me throughout the years. We've shared more than office space. We've shared many memories together; both happy and sad. Mary's strong work ethic, her tenacity and team spirit are only a few of her contributions which helped Liberty Savings grow in our communities over the years. Her warmth, wit, and carefree character are all part of what make her so unique. Her friendship has been invaluable to me. She is more than a co-worker. Mary will always be a beloved member of our family.

The beginning of a new year is the perfect time to consider future resolutions. If improving your finances is on your list of goals, we have two outstanding ways to help. Our debt consolidation loan is an easy and effective way to manage multiple high-interest loans, while a balance transfer to our Visa Rewards Card will earn you valuable rewards points for every dollar you transfer and spend.

If you are seeking expert advice, are unsure where to start or how to move forward, our Representatives are ready to help guide your individual financial needs. Stop by one of our branches or call (201) 659-3900 Ext. 6. We have the tools you need to build a brighter financial future. Some member-only services you might not know about require little action and help reap big rewards. In addition, we will continue to offer our free seminars to help you keep your financial skills sharp. Keep an eye out for upcoming dates and details at www.LSFCU.org/classes.

In 2019 we will be focused on creating an interactive e-branch and further improving our virtual services. Our phone systems have already been upgraded to make more Representatives available. We've launched online chat at www.LSFCU.org, allowing you to chat with a live Representative during business hours via mobile, tablet, laptop and desktop devices. Members will soon be able to make deposits through the app using Remote Deposit Capture. And don't forget Loans by Phone, where you can get fast access to funds by calling (201) 659-3900 Ext. 4. Through these initiatives, we believe members will find it easier to manage finances more efficiently without having to come into a physical branch.

As always, we remain committed to putting more money back in your pockets and keeping more money right here in Hudson County. We'll also continue to support local organizations who give back and support our friends as well as those in need. We are excited to see what this year will bring for our members and community.

Here's to a happy, safe and successful 2019!



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Martin Luther King, Jr. Day: Monday, January 21st
- Presidents' Day: Monday, February 18th
- Good Friday: Friday, April 19th
- Memorial Day: Monday, May 27th



A fond farewell to member favorite Mary Boguszewicz

After nearly 35 years, one of our longest serving employees is retiring. Transaction Processing Manager, Mary Boguszewicz has made a lasting impression — thanks to her dedication and sincere commitment to our members' lives. Of her leaving, Mary says "Liberty Savings has treated me well, and the members and my co-workers are like family. It makes me think twice about retiring." We thank you for your dedication Mary and wish you all the best in your retirement!

Here are just a few heartfelt sentiments co-workers wanted to share about Mary:

"Mary isn't just a co-worker, she is like family. She would go out of her way to help anyone, especially our members, and she will be sorely missed at the credit union. No one deserves a wonderful retirement more than Mary." — *Michele Weiss, VP/COO*

"For the 30+ years I've known Mary, she has always had a goal to positively help and advise our members. She typically is the first one to jump in to help out with something serious, or to jump up and dance when we have our not so serious times. Enjoy your retirement Mary!" — *Beth Chisolm, Accounting Manager/Projects Manager*

"Words cannot say how much I will miss Mary when she leaves. She has been more than a friend through good and bad. Mary always believed in me regardless and I will always remember each moment we shared together. Especially when we danced on a table for one at a nightclub. Mary: I wish you the very best on your retirement and remember you will always hold a place in my heart." — *Linda Valentin, Accounting Coordinator*



Free Classes & Seminars

Our free financial wellness courses are available to all LSFCU Members. They're a great way to study up on your financial knowledge, prep for upcoming purchases, or strengthen your budgeting skills. Get all the info at: www.LSFCU.org/Classes

First Time Homebuyer Seminar

Saturday, February 23rd from 1:00–3:30pm (Main Branch)

Budget for a Better Life Workshop

Saturday, January 26th from 1:30pm–3:00pm (Main Branch)

Saturday, February 23rd from 1:30–3:00pm (Main Branch)

NEW: Blackbelt Budgeting 102 Seminars

Saturday, April 27th from 12:30–2:00pm (Main Branch)

Credit Empowerment 101 Webinar Series

Join our new Credit Empowerment webinars will be starting soon!

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

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.

Don't miss out on our Presidents' Day Giveaway the entire month of February!

Sign up for Savings, Checking and Direct Deposit before March 1st and receive a FREE \$25 Gift Card. BONUS: When you sign up at any service center location, you'll be entered to win a flat screen TV.*

After you're enrolled, you'll enjoy member-only benefits like:

SAVINGS: Our competitive rates and high-yield returns help you grow your savings much faster than the piggy bank. You'll enjoy quick access to your money and earn dividends without paying any early withdrawal fees.

CHECKING: No minimum balance required, free ATM/Visa Check Card, unlimited transactions at more than 85,000 ATMs and Overdraft Protection option.

DIRECT DEPOSIT: Fast access to your paycheck funds for ATM withdrawals, bill payments and online transactions. Direct Deposit also makes saving and investing easier by scheduling a portion of your paycheck to be directly deposited into any of our savings and club accounts.

*No purchase necessary. Must be a current Liberty Savings Federal Credit Union member. Member must be enrolled, or enroll in, Liberty Savings FCU Savings, Checking and Direct Deposit. Offer is valid from 2/1/19 through 2/28/19. Member must complete a minimum of four transactions within a 30 day period. Transactions are defined as account deposits, account withdrawals and point of service transaction using a Liberty Savings FCU Visa Check Card. Qualifying accounts must be open for a minimum of 60 days. Eligibility limited to adults 18 years or older. Limit one reward per (member) person, per household. Offer not available on account conversions or in combination with any other offer.



Save time visiting the branch by using virtual access

We love our members! Many of our Representatives can put a face to members' names. We think of you as our extended family and look forward to seeing you, but we also know sometimes waiting in the branch might not be convenient. The next time you need to manage finances and are thinking about making the trip in, please consider our time saving services created for members just like you:

- Download the mobile app through the iTunes Store or Google Play to access your accounts, locate one of 85,000 fee-free ATMs and more! Remote Deposit Capture will be available soon.
- Access your accounts through LibertyLink online banking at www.LSFCU.org. You can set up your profile through the website or call a Representative at 201.659.3900, Ext. 6.
- To get started on a loan, simply dial our dedicated loan center at (201) 659-3900, option 4. You can also have e-documents added to online banking via the call center to start the loan process virtually.
- Do you have a general question about services and products? If so, your first stop should be the main website at www.LSFCU.org. The new website can be accessed on laptop, tablets and mobile devices.

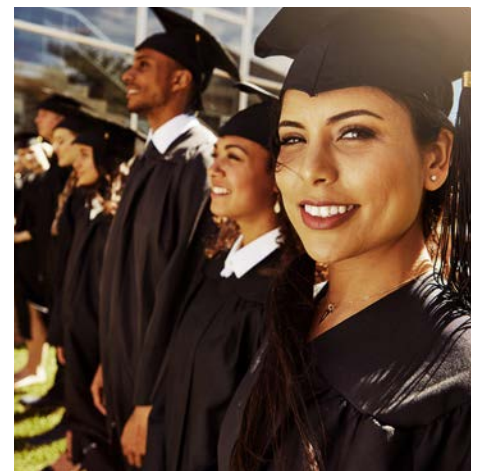
Don't forget to use our new online chat feature! Chat online with live Representatives who are waiting to help on desktop, laptop, tablet and mobile devices at www.LSFCU.org.

Fuel your education with a member scholarship!

If you have plans for post-secondary education, you're probably thinking about schools and money. Let us help with some of the financial burden. This year we'll be awarding two LSFCU Members \$1,000 scholarships each who are seeking post-secondary education. Post-secondary education includes 4-year colleges, universities, community colleges and technical schools.

In addition, as an LSFCU Member you're also eligible to participate in the NJ Credit Union League's Youth Involvement Board scholarship program. Eight scholarships in the amount of \$1,000 each will be awarded. Judging for both scholarship programs will be based on academic performance, extracurricular activities, community service and involvement, references and leadership roles.

To submit an entry for both scholarship programs, visit www.LSFCU.org/Scholarships and download the application. Please be sure to answer all of the questions and drop your application with transcript off at any branch by 3/29/19. Transcripts must be original and submitted in a sealed envelope. If you have questions, please contact Karen Velasquez at (201) 659-3900 Ext. 7038 or kvelasquez@lsfcu.org.



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 14th 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

Are you expecting a tax refund this year? Be sure to consult an LSFCU Representative about the best ways to get the most out of your refund. A refund is the perfect way to spend or save.

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

1. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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 2/14/19. 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 the Official Rules. 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.

Low-mile vehicles. Extra-mile service.

enterprise
car sales



January 1 – 31, 2019

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 1/1/19 – 1/31/19. 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 1/1/19 – 1/31/19. 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. J01719 GS 2.5x6.75 Ad 3/18



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



Start saving today at LoveMyCreditUnion.org

Liberty Savings
FEDERAL CREDIT UNION
Helping You Achieve Your American Dream

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