

LIBERTY HORIZONS

NO VISA?
Apply today
for rates as
low as 8.25%*

GET A HOME EQUITY LINE OF CREDIT EARN 5000 BONUS REWARDS POINTS ON A PLATINUM VISA REWARDS CARD*

HOME EQUITY FIXED RATE PRODUCTS AS LOW AS 4.5%APR*

VARIABLE HELOC RATES AS LOW AS 6%APR*

BORROW UP TO 100% OF YOUR HOME'S VALUE*

If you're looking to put more money in your pocket, there's never been a better time to get a Home Equity Line of Credit. For a limited time, you'll earn 5000 Bonus Rewards Points on a Platinum Visa Rewards Card to use however you'd like!

HELOC IT IN

Take advantage of the home value you've worked hard to invest in with a Home Equity Line of Credit (HELOC). A HELOC is the perfect way to make more funds available to you now and leverage equity before your sell. By using the equity in your home as security, you can open a line of credit to finance whatever you choose. Much like a credit card, you can borrow as much or as little of your limit as you need. Simply repay your outstanding balance and the limit is replenished, allowing you to draw on it again if you wish. It's the ideal option for large expenses like travel, tuition fees, or home renovations.

VIP RATES

With rates as low as 6% APR,* a HELOC is perfect for consolidating high-interest loans to reduce monthly expenses. Plus you'll enjoy all of the member-only benefits such as lower fees and exceptional service. As a Liberty Savings Member, you're always a VIP!

REWARD YOURSELF

For a limited time, we're also giving 5000 bonus points on a Platinum Visa Rewards Card.* With 24/7 fraud protection, worldwide acceptance, and no limit instant cash access, you can experience even more flexibility on everyday purchases.

*Home Equity Loans and Visa Card eligibility are determined by LSCFU and are based upon the borrower's credit worthiness. Up to 100% LTV. Loan must be a minimum of \$5,000 to qualify for Visa Platinum Rewards Card bonus points. Points dispersed after loan is in good standing for 60 days. Terms and Conditions may apply. Rates and Terms are subject to eligibility and may change without notice.

MESSAGE FROM THE PRESIDENT

My Fellow Members,

The sun is finally shining after another long winter! With the warmer weather and fresh blossoms all around, we are excited to start making plans for the pleasant days ahead. This, of course, includes making sure your plans for Spring become a reality, too.

If Spring means planning for a large expense, such as a wedding, vacation, or home renovations, you might want to consider a Home Equity Line of Credit. Our HELOC loans are a great option to tap into the value of your home that you've worked so hard to achieve. And this Spring, members can borrow up to 100% of their home's equity, as well as receive a bonus 5000 rewards points on a Platinum Visa Rewards Card.

Don't yet own a home but have your heart set on one? We can get you started with planning assistance and a low-rate mortgage. Even if you haven't considered buying before, now may be the time to do so. Owning a home might be a better solution than renting as you may benefit from interest deductions on next year's taxes. Our lending specialist Cecilia Tehume (NMLS #286462) can get the process started with a free credit evaluation and pre-qualification. You can telephone Cecilia directly at (201) 420-9465 or email her at cecilia@1stconstitution.com. Be sure to attend our next free First Time Home Buyer seminar on June 1st. Visit www.LSFCU.org/Credit101 to find out more, reserve your spot and get the details on all of our free financial fitness seminars.

Another exciting initiative happening this season is National Credit Union Youth Month. Throughout April we're encouraging our younger members to express themselves through pictures and share their visions of their financial future so we can help them get there. You can get involved by using the Twitter hashtag #CUYouthMonth or by supporting our local youth in person. Stop by our Main Branch Lobby where we'll be showcasing artwork from Ms. Beth Federico's students at Jersey City Public School MS#7.

In addition to Youth Month, we continue to give back to our community in many ways. In March, we were proud to support the York Street Project by taking part in their Annual Gala.

The York Street Project has a noble mission which we are honored to contribute to. They work to break the cycle of poverty in our community and every year, their programs give nearly 300 women and children the tools they need to begin their journey toward a life of self-sufficiency. Our gratitude goes out to our members and employees who are dedicated to helping further this important goal.

On a more somber note, long time Liberty Savings member, George Hepburn passed away on January 16th. He served as a Board Member in the 1980's and helped spearhead positive growth and change. George will be missed and we wish his wife and family our deepest condolences. George was 89 years old.

Thank you for your continued commitment to Liberty Savings FCU and our shared credit union values.

Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Good Friday: Friday, April 19th
- Memorial Day: Monday, May 27th
- Independence Day: Friday, Thursday, July 4th



Free Financial Fitness Classes & Seminars

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, June 1st from 1:30–3:00pm (Main Branch)

Budget for a Better Life 101 Workshop

Saturday, April 27th from 10:00–11:30am (Main Branch)

Saturday, May 25th from 10:00–11:30am (Main Branch)

Saturday, June 22nd from 10:00–11:30am (Main Branch)

NEW: Black Belt Budgeting 102 Workshop

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

Saturday, May 25th 12:30–2:00pm (Main Branch)

Saturday, June 22nd 12:30–2:00pm (Main Branch)

Credit Empowerment 101 Webinar Series

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.

Solorzano honored by Jersey City Council

We are proud to report that Liberty Savings President/CEO, Maria Solorzano, has been recognized in the annual Women of Action awards. Held in early March, the event honors women for their unique contributions to the city, with each honoree nominated by a member of the Jersey City Council. Ms. Solorzano was nominated by Jersey City Councilwoman at Large, Joyce Watterman.

The award is a wonderful recognition of Maria's hard work and dedication - she makes an incredible contribution to both our credit union and the wider community.



Liberty Savings President/CEO, Maria Solorzano (pictured left) with Jersey City Councilwoman at Large, Joyce Watterman (pictured right).

Congratulations to our holiday raffle winners!

We hope our Holiday Loans helped make the season extra special for the members who took advantage of them. Many members have been asking about our grand prize winners. We're excited to announce that Mark White was our Grand Prize PS4 winner! Margo Egison of North Bergen won a Kindle Fire HD. Keep an eye out for more exciting promotions!



Grand Prize PS4 winner Mark White (pictured left) with Liberty Savings FCU Member Service Representative Valencia Huggins (pictured right)

We've got money to lend for your Spring and Summer plans!

Call (201) 659-3900, Ext. 4 to get started.

Thinking about a vacation, staycation, or making home improvements this Spring or Summer? Whatever your plans, we can help you get the funds you need. To get started, all you need to do is call.

Loans By Phone is our dedicated lending department that gives the personalized answers you need. Learn which loan options are best for you, check current rates and begin the application process all in one easy phone call without having to travel to a branch.

Give yourself more time to enjoy the sunshine and get moving on your warm weather plans. For quick answers, faster applications and great rates on New and Used Vehicle Loans, Share/Certificate Secured Loans, Signature Loans, Personal Lines of Credit, or Visa Credit Cards, call a dedicated call center Representative today. We're here to serve you.



Celebrate National Credit Union Youth Month: The Future Is Yours: Picture it! Save for it! Share it!

Dreaming of our ideal future delights and inspires us. Children are particularly good at dreaming. But to make dreams come true, you need to have clear goals and, very likely, save some money to make them happen. Our theme for Youth Month this April, is "The Future is Yours: Picture it! Save for it! Share it!" We're encouraging all members, particularly our youngest, to write down their dreams and create vision boards of their dreams. These activities will help lay the groundwork for their future success. Be sure to share online with the hashtag #CUYouthMonth!

Join the LSFCU Beary Club today! Every Youth Savings account member can earn prizes with each deposit, and is entered into scholarship drawings throughout the entire year. Plus, all youth deposits for the month of April earn double Beary Bucks!

A Secured Loan Credit Building Strategy

Did you know a Secured Loan can help build a better credit score and give you fast access to cash? To set yourself up for a stronger financial future, all you need to do is follow the simple steps below.



Borrow

Borrow up to 100% of your Savings or Term Share Certificate for easy access to cash at a great, low rate. We'll use your funds as security while you continue to receive monthly dividends.



Pay

Pay your regular loan payments on time. Every time you make a payment, we'll share this with the credit bureaus who will attribute it to your credit score. Our automatic payment option makes this so easy!



Enjoy

Enjoy a higher credit score once the loan has been paid off in full and on time. Very impressive for a loan that provides peace of mind, convenience and greater spending power while you save.



Achieve

Mortgages, loans, and insurance rates are all impacted by credit scores. Good credit can help you secure lower interest rates, meaning lower monthly bills and greater savings in the long-term.



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



Give Moms, Dads and Grads the gift of choice with a Visa Gift Card!

Choosing the perfect gift can be difficult, but with a Visa Gift Card, your loved one can get exactly what they want or need. Whether celebrating Mother's Day, Father's Day, student graduation or any other happy occasion, a Visa Gift Card is the ideal gift for everyone! Available in any amount, they are safer than cash and can be used wherever VISA is accepted. Stop by a branch to pick one up today.



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

April 1 – 30, 2019

Get rates as low as **2.99% APR¹**
 And, receive a **\$300 Visa gift card²**

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. Rates as low as 2.99% APR for 60 months. 100% Financing available including Tax, Title & License. Financing for qualified Liberty Savings Federal Credit Union members. Not all buyers will qualify. Loan eligibility, rates and terms are determined by Liberty Savings Federal Credit Union and are based on the borrower's credit worthiness. Rates and terms are subject to change without notice. Offer valid only on Enterprise Car Sales vehicles purchased from 4/1/19 – 4/30/19. Not valid on previous purchases. This offer cannot be combined with any other offer except those listed on this advertisement. **2:** \$300 Visa gift card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased from 4/1/19 – 4/30/19 & financed through Liberty Savings Federal Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Not valid on previous purchases. This offer cannot be combined with any other offer except those listed on this advertisement. 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. © 2019 Enterprise Car Sales. J03074 2.5x6.75 Ad 2/19



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