

# LIBERTY HORIZONS



## SAY GOODBYE DEBT AND HELLO BETTER SPENDING

### CONSOLIDATE DEBT

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

### BALANCE TRANSFER

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



### Salem Baptist Federal Credit Union has joined the Liberty Savings FCU Family!

We are excited to formally announce the merger of Salem Baptist Federal Credit Union into our member base. The Salem Baptist Church is located at 50 Clinton Avenue in Jersey City. The church has a rich history of serving the community since the 1940's. The Federal Credit Union was founded in 1962 to offer the church's congregation a superior alternative to competing local financial institutions. Faith-based credit unions still play a very important role in today's movement. According to the National Credit Union Administration, there are over 133 active credit unions with a faith-based charter in the United States.



\*Extra 2% APR discount based upon lowest rate you qualify for when you close on a Consolidation Loan between January 1, 2020 and March 31, 2020. Loan eligibility and rates are determined by LSFUCU and are based on the borrower's credit worthiness. Terms, Conditions and Rates are subject to change without notice.

## MESSAGE FROM THE PRESIDENT

My Fellow Members,

Happy New Year! 2020 is finally upon us, and we're looking forward to inspiring growth within our Hudson County community and for our members' well-being.

We're kicking off 2020 with some big news! We're very excited to announce that we'll be donating \$500 to every Hudson County high school to be awarded as a scholarship to one stand out student who is pursuing post-secondary education. If you are a student member, don't let this amazing opportunity pass you by! Visit [www.LSFCU.org/scholarships](http://www.LSFCU.org/scholarships) to apply.

Our membership is expanding in exciting new directions. Please join us in welcoming the members of Salem Baptist FCU into our family with open arms. By bringing our membership bases together, our movement grows stronger to return even greater benefits, advanced service and more profit sharing to everyone.

We're very fortunate for our wonderful community, and would love your help in increasing growth. Through our referral program, our current members can earn \$50 by inviting a new member to Liberty Savings. As an extra token of our appreciation, members can also receive another \$50, just by signing up for direct deposit.

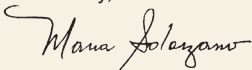
Please don't forget that this is the perfect time of year to make a resolution to simplify finances. Our Consolidation Loan is a smart and stress-free way to manage multiple high-interest debts through one low monthly payment. Plus, if you consolidate before March 31st, you might be eligible to earn 2% off your lowest qualifying rate. Combined with a Visa Rewards Card through our Balance Transfer program, 2020 will be your year for wiser spending and major savings.

The time has also come to tackle taxes, and we're ready to help you make the most of your refund. Don't ever feel like you need to take on the responsibility alone. For smarter spending and savings, be sure to take advantage of all the member-only products available to you. Talk with a local Liberty Savings Member Services Representative about investing in one of our high-interest savings products like Money Markets and CDs. Unlike other financial institutions, some of our interest-earning savings products can be linked directly to your Freedom Checking account for instant cash transfer access!

We'd like to congratulate the members of the McNair High School Cougar Battalion on their successful opening season competition. These young men and women are the future leaders of our country and armed forces. The valuable skills they've developed are lessons they'll carry with them for a lifetime. Liberty Savings is proud of their achievements, and we wish them continued success in all of their endeavors.

It's always encouraging to think back over the years to see how far we've come as a community of positive changemakers. I'm looking forward to more great progress as we embrace 2020 opportunities together with an eye towards the future.

Sincerely,



Maria Solorzano  
President/CEO

## Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Martin Luther King, Jr. Day: Monday, January 20th
- Presidents' Day: Monday, February 17th
- Good Friday: Friday, April 10th
- Memorial Day: Monday, May 25th

## Don't miss our free classes and seminars

Visit [www.LSFCU.org/classes](http://www.LSFCU.org/classes) today for more details!

Our financial workshops and seminars are filling up fast.

Contact Karen Velasquez at (201) 659-3900 Ext. 7038 or via email at [kvelasquez@lsfcu.org](mailto:kvelasquez@lsfcu.org) to reserve your spot today!

## Dreaming about a new home? Please join us for our next First Time Homebuyer Seminar

Saturday, February 8th from 1:00pm–3:00pm

## Budget for a Better Life Workshop

Saturday, February 22nd from 10:00am-11:30am (Main Branch)

Saturday, March 28th from 10:00am-11:30am (Main Branch)

## Black Belt Budgeting 102 Workshop

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

Saturday, March 28th from 12:30pm–2:00pm (Main Branch)

## Save money by planning for next year's holiday shopping season today

Saturday, January, 18th 11:00am – 2:00pm

Urban League of Jersey City, 253 Martin Luther King Jr. Drive

## Credit Empowerment 101 Webinar Series

Saturday, February 29th, 11:00am –12:30pm

This is an online seminar. We will email you a link to participate before the seminar begins.

Childcare will not be provided during workshops and seminars. Seminars are strictly for Liberty Savings financial educational purposes only. No outside solicitation or business prospecting is permitted at our member workshops without express written consent from Liberty Savings FCU. We reserve the right to ask violators to leave if we see a conflict.



## We're awarding every Hudson County high school with a \$500 scholarship!

To help support the future of our community, we're expanding our scholarship program BIG TIME! This year we'll be awarding one \$500 scholarship to every high school in Hudson County. We stand behind the philosophy that scholarships are the best way to help lessen the impact of rising tuition fees, plus grant access to higher education for students of all income levels. Less financial burden

gives students more time to focus on their studies. For many students the stresses of working makes it difficult to graduate on time, or graduate with the high grades they have the potential to achieve. For other students, the work/study life is unsustainable, and they discontinue their studies all together. Our members deserve better.

To submit your entry, visit [www.LSFCU.org/scholarships](http://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 3/31/20. Transcripts must be original and submitted in a sealed envelope. All applicants must be Liberty Savings Members continuing their education to a 4-year college, community college or technical school. If you have questions, please contact Karen Velasquez at (201) 659-3900 Ext. 7038 or [kvelasquez@lsfcu.org](mailto:kvelasquez@lsfcu.org).

# WIN BIG IN 2020!

Refer a new member and you'll receive \$50 from us, plus they'll earn \$50 just for joining!\*

And the \$50/\$50 bonuses don't stop there. Don't have Direct Deposit linked to an existing LSFCU account? Set up Direct Deposit and you'll pick up an additional \$50!\* It's a \$50/\$50 WIN for all! Just our way of saying thanks for being an incredible member of our credit union community.

Bring your friend or family member to any branch to get started!



\*Both offers valid for new accounts and new Direct Deposits only. To qualify, you must be an LSFCU Member in good standing. Accounts and Membership must be active for a minimum of 6 month's time before the \$50 is deposited to the member's account. Minimum \$500 monthly Direct Deposit required for both members. Promotion eligibility determined by LSFCU. Terms & Conditions subject to change without notice. Offer valid through 03/21/20.



## WE'RE ON THE MOVE

### Our Greenville Branch is moving to Bayonne!

To better serve our members, we're closing our Greenville Branch's doors and moving to a newly renovated, spacious home in Bayonne. The new branch will be conveniently located so our Greenville members won't have to travel far to see us. We're packing the place with perks you've requested — more space, more staff and free convenient parking to help us serve you faster! Our growth is a testament to our wonderful members' loyalty, and we're excited to support a new community in addition to better accommodating our current members. Our location is changing, but our dedication to serving Hudson County remains the same. Please be on the lookout for a grand opening date to be announced soon!

Treat Yourself to Your Maximum Refund and a Chance to Win \$25K from TurboTax!\*



- **File with confidence.** TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. With TurboTax, you'll get your biggest possible refund.
- **Help if you need it.** It's easy to get support along the way — from answers online anytime, to unlimited advice and a final review of your return from a TurboTax Live CPA.
- **Right for your unique tax situation.** Simple filer? Homeowner? Investor? Freelancer or side-gigger? TurboTax has a solution for you.
- **\$25,000 Sweepstakes.** Try TurboTax Online for free by February 13th to be automatically entered to win the \$25K Grand Prize, or one of twelve \$1,000 prizes.<sup>1</sup>

Visit [www.LSFCU.org/TurboTax](http://www.LSFCU.org/TurboTax)  
Start TurboTax today for free  
and be entered to win \$25k!



Love My Credit Union®  
rewards



Visit [turbotax.intuit.com/lp/yoy/guarantees.jsp](http://turbotax.intuit.com/lp/yoy/guarantees.jsp) for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. 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 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, 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-1A-04-05B, San Diego, CA, 92129.



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



# 2.50% APY\*

Sit back and watch your savings soar with some of the best rates around! Earn more throughout 2020 with our High Interest 5-Year CD Rates!

Check out [www.LSFCU.org](http://www.LSFCU.org) for more information on savings and loans.

\*CD interest rate is 2.472% and APY is 2.50%. The rate is guaranteed for five years from the date of the account opening. The APY (Annual Percentage Yield) is accurate as of 1/1/20. Minimum deposit of \$5000 required to qualify. Rates and terms subject to change without notice.



The Private Passenger Accident Plan offers you up to \$240 per day if hospitalized after a car accident in a private passenger automobile.\*

\* See policy and representative for details.

The best part? There's no cost to you!



This benefit is easy to activate... just call (855) 538-1594 or visit <http://www.familysecurityplan.com/libertysavingsfcu> or scan to activate



Love My Credit Union® rewards

**ENJOY EXCLUSIVE SAVINGS EVERY DAY**

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



Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

Up for an upgrade?

enterprise car sales



January 1 – 31, 2020

Receive 1.00% off the current rate<sup>1</sup>

And, Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and Add \$250<sup>2</sup>

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

Visit [enterprisecarsales.com/credit-union](http://enterprisecarsales.com/credit-union) and contact your credit union to apply for pre-approval today.



1: APR=Annual Percentage Rate. 1.00% off current rate. This rate offer is discounted by Liberty Savings Federal Credit Union. This rate offer is valid for all terms up to 60 months. 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 1/1/20 – 1/31/20. No cash advances. Not valid on previous purchases. This offer cannot be combined with any other offer except those listed on this advertisement.  
2: Kelley Blue Book Trade-In Values used by Enterprise are obtained from ©2019 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 from 1/1/20 – 1/31/20. No cash advances. Offer cannot be combined. Not valid on previous purchases. 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. K01900 2.5x6.75 Ad 1/1/19



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