

# LIBERTY HORIZONS

**NO VISA?**  
Apply today  
for rates as  
low as 7.0%\*

## LIVE YOUR BEST LIFE WITH A HOME EQUITY LOAN

**HOME EQUITY FIXED RATE PRODUCTS AS LOW AS 4.25%APR\***

**VARIABLE HELOC RATES AS LOW AS 4.75%APR\***

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

**Hey Homeowners! There's never been a better time to put more money in your pocket!  
Visit any branch or call (201) 659-3900, Ext. 4 to discuss your personalized loan options.**

### HELOC IT IN

You've worked hard to build up your home's value and now it's time to make the most of it! A Home Equity Loan, or Line of Credit (HELOC) is the perfect way to ensure you have more funds readily available for any expenses that come your way—such as a dream vacation, new home renovations, tuition fees, or medical emergencies. 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. One of the best aspects of a Home Equity Loan, is that you can use your money for anything!

### MEMBER-ONLY VIP RATES

With variable rates as low as 4.75% APR\*, a Home Equity Loan is the ideal solution for reducing monthly expenses through the consolidation of high-interest loans. Plus, you'll enjoy an array of member-exclusive perks like lower fees and exceptional service. At Liberty Savings, we always give our members the VIP treatment!

### PACKED WITH BONUS REWARDS

For a limited time, we're giving 5000 bonus points on Platinum Visa Rewards Cards upon loan approval.\* With worldwide acceptance, 24/7 fraud protection, and no limit instant cash access, you'll enjoy ultimate flexibility on large purchases and everyday spending.

\*Home Equity Loans and Visa Card eligibility are determined by LSFCU 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 & Terms are subject to eligibility and may change without notice. Rates valid through 6/30/20.

## MESSAGE FROM THE PRESIDENT

My Fellow Members,

There is no higher priority for our entire Liberty Savings Federal Credit Union family than the health and safety of our staff, members, vendor partners and community. Amid ever-changing concerns about the Coronavirus (COVID-19), Liberty Savings FCU is closely monitoring the latest reports from the Center of Disease Control (CDC) and we are taking precautionary measures for the health and safety of our members. We strongly recommend that you utilize all the available tools and resources for 24/7 self-service. As a member, you have free access to our online banking service called LibertyLink. You can log on through the main website at [www.LSFCU.org](http://www.LSFCU.org). You can also download the mobile app at [www.LSFCU.org/mobile](http://www.LSFCU.org/mobile). The mobile app gives you access to all of your accounts. Additionally, you can call Liberty Savings FCU at (201) 659-3900 to speak with a Member Services Representative or use our automated phone line at (201) 659-3131. Please be sure to check the website for updates.

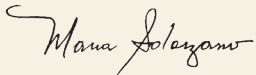
Together, we shall overcome this pandemic crisis. We have established an emergency loan option to get our members the money they need now to avoid heightened hardships. Please call a Member Service Representative to see if you qualify. If you are experiencing difficulties in repaying your existing Liberty Savings loans, please call our Member Resolution department at (201) 659-3900, Ext. 4, and press 2.

On a much more positive note, Hudson County's future is still flourishing and we are always looking for new ways to support our community. For students, college provides tremendous opportunities, but it also brings many challenges. Students of all income levels should have access to higher education and they deserve the freedom to make the most of their college experience without the stress of financial burden. We're thrilled to be revisiting and celebrating our roots in the Hudson County School System by honoring one Senior student in each Hudson County high school with a \$500 scholarship. Winners will be announced in April during Credit Union Youth Month. To learn more and apply, please visit [www.LSFCU.org/Scholarships](http://www.LSFCU.org/Scholarships). All applications must be received by June 1st.

Mortgage, Home Loans & Refinancing Rates are at an all time low. Call (201) 659-3900 Ext. 4 to discuss great savings options. As we overcome this pandemic, if a large scale project is in your future, consider a Home Equity Loan to help manage the cost. Our Home Equity Loans allow you to tap into the rising value of your home to help pay for expenses such as home renovations, medical bills and more.

Thank you to each and every one of our members for your continued commitment to Liberty Savings FCU. We're proud to be a part of this community and look forward to providing everyone with the very best financial products and services for future success.

Sincerely,



Maria Solorzano  
President/CEO

## Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Good Friday: Friday, April 10th
- Memorial Day: Monday, May 25th
- Independence Day: Saturday, July 4th
- Labor Day: Monday, September 7th



## Watch your savings grow faster with higher rates and fee-free transfers when you use a Liberty Savings Money Market Account

If you're looking to get ahead in your savings, a Liberty Savings Money Market Account (MMA) is the perfect solution. A Money Market Account is one of the safest places you can save money while earning high-interest returns. In fact, you'll often get better interest rates on an MMA than you'll get from a traditional savings account because the interest is compounded daily. We offer highly competitive interest rates that go up when your balance rises. Simply put, the higher the balance, the higher the rate you'll earn!

Plus, unlike some other types of savings accounts, MMAs provide more flexibility and freedom with your money thanks to perks like fee-free withdrawals and transfers, as well as unlimited deposits. Visit [www.LSFCU.org/MMA](http://www.LSFCU.org/MMA) or speak with your local branch representative to find out more about amping up your earnings on savings.

## Our free classes and seminars are on hold

Please be patient while we revamp and reschedule our free financial fitness seminars. Our First Time Home Buyers Seminars, Budget for a Better Life Workshops and Blackbelt Budgeting 102 Seminars will be back soon. Please visit [www.LSFCU.org/Classes](http://www.LSFCU.org/Classes) for announcements on upcoming seminar dates and details to be posted soon.



Rev up your search and save big on autos this spring through our online Best Drive Auto Center. With access to over 4 million vehicles from dealerships nationwide and rates as low as 2.99% APR\*, you'll save bundles of time, money and stress, all while getting the best deal possible on your next vehicle or refinance. 100% financing options are available, and you might even lower your monthly payment with flexible terms up to 84 months!

Don't get left in the dust and miss out on your perfect auto deal. Visit [www.LSFCU.org/BestDrive](http://www.LSFCU.org/BestDrive) or call (201) 659-3900, Ext. 4 today!

\*Rates valid through 6/30/20. Rate subject to floor of 2.99%. All loan eligibility, financing terms and rates are determined by LSFCU and are based upon the borrower's credit worthiness. Rates and terms subject to change without notice.



## We've got your spring and summer plans covered with our lending bundle! Call (201) 659-3900, Ext. 4.

Whether it's a vacation, staycation, or a range of home improvements, we'll help you secure the funds you need to bring your spring and summer plans to life. All it takes to get started is one simple phone call.

Loans By Phone is our dedicated lending department that offers personalized programs that best suit your needs. Learn about which loan options are right for you, check current rates, and start the fast application process — all from the comfort of your home! Getting the extra money you need has never been easier.

Put that loan together with a Platinum Visa Credit Card and you'll be set. Our Platinum Visa Credit card is a great way to set those warm weather plans into action, with low rates and exclusive benefits like Insurance Coverage, Worldwide Acceptance, Zero Fraud Liability and No Limit Instant Cash Access.

Why not get started today? Spring is upon us and long, relaxing summer is right around the corner!



## Help us celebrate National Credit Union Youth Month and be entered to win a \$500 interest-bearing Certificate Of Deposit!

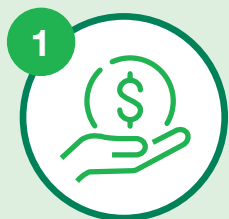
Children are blessed with delightfully vivid imaginations and big dreams. Dreaming of the ideal future inspires and motivates us. To make these dreams come true, one must have clear goals and most likely, some money saved up. The theme for Youth Month this April is "Money Magic! Share, Spend and Save at Your Credit Union." The whimsical theme makes it fun for our youngest members to set aside money for future spending and helps them discover lifelong healthy money habits.

If your child is not already enrolled, be sure they join the LSFCU Beary Club today! Every Youth Savings account member can earn prizes with each deposit. Plus, this year our youth members will be entered into our Youth Month drawing for a chance to win a \$500 CD. The lucky winner will be announced during April. Visit [www.LSFCU.org/BearyClub](http://www.LSFCU.org/BearyClub) to find out more.

**And our Grand Prize Winner is...** We're excited to announce that our official winner of the Holiday Deluxe Spa & Dinner Give Away is Ms. Leslie Knight of Jersey City! Ms. Knight will enjoy a one-night stay at the W Hotel on the Hoboken waterfront, including dinner for two and a Swedish massage at the Hoboken Wellness Spa courtesy of Liberty Savings FCU! Just another way to say how much we value our members!!

## Pump the breaks on shopping for your next car or truck! Are you pre-approved?

Before hitting the road with a new set of wheels, head into Liberty Savings to get pre-approved and learn about low-rate auto loan options. You deserve the best loan based on your terms.



### First Step: Auto Loans

Loans are structured in a variety of ways. Auto dealers might persuade you to pay less per month with longer terms. In some cases your car's value might depreciate to quickly by the time you've paid it off to hold value. Don't let your eagerness for a new car get you caught in an upside-down loan!



### Comparison is Key

Calculating specific rates and terms of an auto loan can be complex. At Liberty Savings, we'll help you navigate your financing options and compare car payment plans to ensure that you're getting the loan value that best matches your budget and lifestyle.



### Less Time Dealing with the Dealer

Choose your financing plan and vehicle in advance through our Best Drive Auto Center. Have everything ready to show at the dealership. Be sure to also ask local dealers if they are affiliated with Liberty Savings to see if you are eligible for special member pricing!



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 challenging, but with a Visa Gift Card your loved one can purchase exactly what they want or need. Whether celebrating Mother's Day, Father's Day, or a student graduation, Visa Gift Cards are the ideal gift for any happy occasion. Visa Gift Cards are safer than cash and can be used wherever Visa is accepted. Cards are available for purchase in any amount ranging from \$10 – \$1000.

That perfect gift is waiting right around the corner. Make someone's day and stop by a branch to pick one up today.



## New City Line Branch in Bayonne opening update

To better serve our members, we're closing our Greenville Branch's doors and moving to a newly renovated, spacious home in Bayonne.

Construction is nearly complete and we are excited to announce that we are on track to be opening our doors soon. The new branch will be referred to as our City Line location. Please check the website at [www.LSFCU.org](http://www.LSFCU.org) and social media for updates and announcements. Don't keep the new location a secret! Be sure to tell your friends and family about our new branch. We look forward to serving old and new members alike!



### 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)

## Buy your next car from Enterprise.

enterprise  
car sales



April 1 – 30, 2020

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

And, receive a **\$300 gift card**<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 4/1/20 – 4/30/20. No cash advances. Not valid on previous purchases. This offer cannot be combined with any other offer except those listed on this advertisement. 2: \$300 gift card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased from 4/1/20 – 4/30/20 & financed through Liberty Savings Federal Credit Union. Offer void when 7-Day Repurchase Agreement is activated. 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 are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2020 Enterprise Car Sales. K03160 2.5x6.75 Ad 2/20



Five Corners  
666 Newark Avenue  
Jersey City, NJ 07306

Branch Manager:  
Remy Francisco  
[rfrancisco@lsfcu.org](mailto:rfrancisco@lsfcu.org)

North Hudson  
108 48th Street  
Union City, NJ 07087

Branch Manager:  
Linda Gallardo  
[lgallardo@lsfcu.org](mailto:lgallardo@lsfcu.org)

Greenville  
1590 John F. Kennedy Blvd.  
Jersey City, NJ 07305

Branch Manager:  
Chance Cerbone  
[ccerbone@lsfcu.org](mailto:ccerbone@lsfcu.org)

Phone: 201.659.3900 | Visit us online at: [www.LSFCU.org](http://www.LSFCU.org)

