

# LIBERTY HORIZONS

PEACE  
ON EARTH  
PEACE  
OF MIND



**Enjoy extra spending power with 2% off your lowest qualifying rate on a Holiday Loan. Combine that bonus with the choice between \$50 or 5000 Rewards Points when you're approved for a Visa Credit Card to save even more!\***

### **Combine a Holiday Loan...**

Our Holiday Loan special is back! This limited time offer is designed to take the guesswork and stress out of spending. In addition to receiving 2% off your lowest qualifying rate, a Liberty Savings Holiday Loan offers you convenient repayment terms to fit your lifestyle and budget planning.\* You'll also have the option to schedule direct auto payments so you can set it and forget it.

A Holiday Loan is more than just a way to increase your cash flow, it's also a smart approach to saving. Many lenders and credit card providers charge more for funds. By leveraging lower credit union loan rates today, you'll save money over time by making smaller monthly payments and avoiding hidden fees. It's a win-win for you!

### **...With a Visa Credit Card**

A Liberty Savings Visa Credit Card serves up big savings through the holidays and beyond. For a limited time, you have the option to choose between a bonus \$50 or 5000 Rewards Points upon approval.\* This offer, plus the points earned with every swipe and zero balance transfer fees, gives you more when it matters most.

You can use your credit card anywhere Visa is accepted—which means you can safely swipe at 44 million stores in over 200 countries. You can also pair your card with a LibertyLink account to securely manage your finances from your phone or desktop. It's all convenience and no compromise when you carry a Liberty Savings Visa Credit Card in your pocket!

**Keep your wallet evergreen! Give our dedicated Loan Department a ring at (201) 659-3900 Ext. 4.**

\* Rates for Visa Credit Card and Holiday Loan are determined by LSFCU and are based on the borrower's credit worthiness. \$50 bonus or 5000 Rewards Points offer not valid on existing LSFCU Credit Cards and Platinum Visa Rewards Credit Card accounts. Promotion eligibility determined by LSFCU. Credit Card offer valid 9/1/20 – 12/31/20. Holiday Loan offer valid 10/1/20 – 12/31/20. Rates, Terms and Conditions subject to change without notice.



## MESSAGE FROM THE PRESIDENT

My Fellow Members,

As we enter 2020's final months, one thing is clear: Hudson County stands tallest when we lift each other up. I'm proud to see how our members and neighbors have seized every opportunity to rise above the challenges brought to our doorsteps. In many ways, seeing how we have all banded together is the perfect start to our upcoming 70th anniversary in 2021. It's incredible to think that our credit union was started in a basement by two Jersey City teachers with the goal to better the lives of the employees of the public school system. Thanks to our members, that vision has now grown to \$115 million in assets with over 22,000 members.

The newfound energy flowing through the streets of our community is undeniable. I want to take the chance to thank our frontline workers for making this all possible. We are also incredibly grateful to our entire staff who have provided in-person and virtual assistance to members throughout the year.

We know that this fall is very different from any other, but some things remain unchanged. Schools are back in session, even if students and teachers are online or on staggered schedules. I want to wish the very best to all of our teachers and our student members who have returned to school, especially those members who were awarded scholarships and are starting their college experience this fall.

Although this season might be different than what we expected, it will still be filled with plenty of opportunities to find excitement and joy. Given the success of our past Holiday Loans, we've decided to dial up the benefits this year to a Holiday Spending Bundle. By combining a Holiday Loan with the rewards of a Liberty Savings Visa Credit Card, you'll have the chance to unlock serious rewards and long-term savings benefits.

Day in and day out, we are always helping our members secure lending for their first or next home. Buying a home doesn't have to be a mysterious and complicated process. We're always proud to offer some of the most competitive rates around. But we take even greater pride in our expert understanding of how to partner with our members to help secure mortgage pre-approval and then navigate the path to actual home ownership. Mortgage rates are now at an all-time low. Our Lending Specialists know how to use those low rates to your advantage to put the keys to your dream home in your hand.

This year certainly had plenty in store for us, but we might be through the other side better than ever. Our collective, newfound strength will serve us well for years to come. Here's to our friends, family, neighbors, and of course, fellow members for keeping the future bright. Happy Holidays everyone!

Sincerely,

Maria Solorzano  
President/CEO

## Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Election Day: Tuesday, November 3rd
- Veteran's Day: Wednesday, November 11th
- Thanksgiving Day: Thursday, November 26th
- Christmas Eve: Thursday, Dec. 24th - Closing at 1:30PM
- Christmas Day: Friday, December 25th
- New Year's Eve: Thursday, Dec. 31st - Closing at 1:30PM
- New Year's Day (2021): Friday, January 1st



## This year's donations go further at The Sharing Place Food Pantry.

We realize that these are difficult times for many families in our area, and that waived payments and fees aren't always enough to give those in need full support. In addition to our regular charitable giving, we recently donated \$500 and a large number of shopping bags filled with groceries to The Sharing Place Food Pantry.

This is the time of year when donations are in the highest demand. The Sharing Place is located directly across the street from our Five Corners Branch and serves families throughout Jersey City. Find out more about how to donate at [www.thesharingplacenj.org](http://www.thesharingplacenj.org).

## This year's Annual Meeting is officially scheduled for November 18th at 5:15 pm.

All members are invited to join us! The Annual Meeting will be held virtually. To attend you must register at: [www.LSFCU.org/2020meeting](http://www.LSFCU.org/2020meeting) before November 15, 2020.



## Our new City Line Branch in Bayonne is officially open and ready to serve the entire community.

After months of hard work and a few coats of fresh paint, the City Line Branch is open! Since the grand opening in August, our team has settled into this new spot and is excited to continue to serve old and new residents of Bayonne and beyond.

"While the City Line Branch may be new, Liberty Savings has a long history of serving Hudson County," said Maria Solorzano, Liberty Savings President/CEO. "We are proud to play an active role both in our community and in our members' lives on a daily basis."

Our mission extends beyond the doors of our three physical locations. Improving access to financial resources is one of the many ways we're doing our part to keep Hudson County a place of opportunity and growth. If you're in Bayonne, stop by and see the new City Line Branch for yourself. Please don't forget to tell your friends and family!

*Pictured at the grand opening ribbon cutting ceremony from left to right are: Jim Miller Jr., Senior Community and Business Development Representative, Liberty Savings FCU; Keith Weaver, Bayonne Fire Chief; Neil Carroll III, 1st Ward Council Member; Gary La Pelusa Sr., 3rd Ward Council Member; Juan M. Perez, Council Member At-Large; Mark Rowan, Liberty Savings FCU Board Member; Bayonne Mayor Jimmy Davis; Chance Carbone, City Line Branch Manager, Liberty Savings FCU; Maria Solorzano, President/CEO, Liberty Savings FCU; Cheryl A. Noel, Liberty Savings FCU Board Member; Michele Weiss, Vice President/COO, Liberty Savings FCU; Beth Hawkins, Accounting Manager/Projects Manager, Liberty Savings FCU; Michael Calandrillo, CFO, Liberty Savings FCU; John B. Wilson, Esq., Liberty Savings FCU Board Chairman.*

## MEMBER-ONLY INSURANCE

Don't miss out. The Private Passenger Accident Plan offers you up to \$240 per day if hospitalized after a car accident in a private passenger automobile. The best part? There's no cost to you!\*

For more information or to enroll with FSP, please speak with a Representative or call (855) 538-1594

The Family Security Plan®  
Tomorrow's Protection Today

\*Terms and conditions subject to change at any time without notice. See policy at [www.familysecurityplan.com/](http://www.familysecurityplan.com/) or a branch Representative for details.



**Looking to buy a home or refinance your mortgage? We've just partnered with Member First Mortgage to help streamline your entire mortgage process for faster approval.**

If you've been thinking about making the big move to first time home ownership or the leap to your next new home, we are here to help. Turn to us for some of the most competitive rates available as well as flexibility for payments that meet your lifestyle. Plus, we are the leading experts when it comes to knowledge of how to leverage lending to navigate our local Hudson County real estate marketplace.

We can help you take the first step towards owning a new home or checking to be sure you're paying the best rate on your existing mortgage. Visit [www.LSFCU.org/Mortgage](http://www.LSFCU.org/Mortgage) to find out more or call a Specialist at (866) 431-2424.



**Unwrap exclusive Home Equity Loan offers this season. It's the best way to leverage the equity you've built as a homeowner for extra spending power!**

**Variable Home Equity Loan Rates as low as 3.75%APR**

**Fixed Rate Home Equity Products as low as 3.25%APR**

The word is out. Home Equity Loans are at an all-time low. There has literally never been a better time to leverage your home's growing value to pay for the things in life you need most. Have you been thinking about making home renovations, buying a new TV or computer, or just need more funds available with flexible repayment terms? We've got you covered with one of the smartest ways to borrow. Plus, we know that all of our members' needs are different. That's why we've designed our Home Equity Financing to be distributed as a single loan or a line of credit. If you're a homeowner and need extra money now or would like to know your future options, be sure to speak with one of our Lending specialists today.

**Liberty Savings Lending Specialists are standing by and ready to help. For new mortgages and refinancing call (866) 431-2424. For equity and lines of credit, please call (201) 659-3900 Ext. 4.**



**Congratulations to the winners of our monthly \$500 Certificate of Deposit Giveaway!**

Dominic J. (1 year old), Jamar Y. (9 years old) and Gerlisa B. (13 years old) – all from Jersey City – are our newest \$500 COD winners! Their Certificates of Deposit are more than just a savings boost—it's a way for them to see the benefits of saving first-hand. The certificates will accrue interest until they reach the age of 18. Then, they'll be able to keep saving and earning interest, or put the funds towards an investment like a first home or secondary education. One of the best aspects of COD savings is that you reap the rewards of high interest with very low risk.

Entering your child into our monthly \$500 COD drawing is simple. Open up a Beary Club Account with a minimum \$5.00 deposit and you'll be entered. Children who join the Beary Club get access to educational materials, fun-filled events, and giveaways. Any child under the age of 18 is eligible to join.



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



The Visa 2020 NFL Sweepstakes is your chance to win \$10,000\*

Whenever you pay with VISA® from this October 1st through November 30th, you'll automatically be entered for a chance to win \$10,000, a Microsoft Surface, a pair of Bose Noise Cancelling Headphones or \$500 NFL Shop Coupon! Every purchase you make in a store or online counts! Use Visa® for everyday purchases like gas, groceries or your morning coffee. But don't forget to use it for bills, dining and travel. The more you pay with Visa®, the more automatic entries you'll receive. Plus, you'll receive a bonus entry when you tap to pay with a Visa® contactless card or device.

Anytime you use your VISA®, you're automatically entered to win one of these prizes!\*



\$10,000 Grand Prize



Microsoft Surface



Bose Headphones



\$500 NFL Shop Coupon

No purchase or obligation necessary to enter to win. Open to legal U.S. residents 18 years or older as of 9/1/20. PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends 11/30/20. The NFL Entities have not offered or sponsored this Sweepstakes in any way. Please visit [www.LSFCU.org/NFL](http://www.LSFCU.org/NFL) for full terms and conditions.



## Be sure to exercise your smart spending habits over the holiday season

Everyone talks about staying in good physical shape over the holiday season, but what about great financial shape? Exercising healthy fiscal habits is always important, but it's especially true this time of year. Here are some tips for staying financially fit through December:

**PLAN EARLY:** Think about any big-ticket expenses coming down the road. Make sure they can fit into your typical monthly budget.

**MAKE A LIST:** ...And check it twice! The smartest spending plans focus on knowing what you need versus what you want. Writing down gift ideas can help put things in perspective and make sure that it's all financially feasible.

**STAY GROUNDED:** Hey, we get it! With everything that's happened this year, it's tempting to want to put a little extra into the holidays. Just make sure an extra little something doesn't come with a price tag that's hard to start paying off on January 1, 2021.

Staying in financial shape is a great way to stay on track and reduce stress. Let's do the holiday season right!



## 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)

**Liberty Savings**  
  
**FEDERAL CREDIT UNION**  
*Helping You Achieve Your American Dream*

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