

# LIBERTY HORIZONS

## SAY HELLO TO LOANS BY PHONE

The money you need is  
just a phone call away!



Members asked for a better way to get a loan and we heard you!  
Introducing an entirely new department dedicated to lending.  
Call (201) 659-3900, option 5 to get started on a loan today.

What's quick, convenient, and you can do it in your pajamas? It's our newest Liberty Savings offering: Loans by Phone! Loans by Phone is another way we're adding options to serve you better. Learn about which loan options are best for you, check current rates, or apply for a new loan—all with one easy phone call.

This saves time in line, and a visit to the branch. Plus, you'll be connected to a dedicated Representative who can answer any questions and get you started on a loan application. We're ready to help with all of your loan needs.

- Get quick answers to basic loan questions
- Faster application process for members
- Speak directly to a lending officer
- Great rates available to all members
- New and Used Vehicle Loans
- Share/Certificate Secured Loans
- Signature Loans
- Personal Lines of Credit
- VISA Credit Cards



### Perfect for Moms, Dads and Grads! Visa Gift Cards are a gift everyone loves.

Sometimes the simplest gifts really are the best. Visa Gift Cards are a great way to celebrate any occasion. They're flexible, convenient, and safer than cash. Plus Visa Gift Cards are available in any amount. Stop by one of our branch locations to pick yours up today.

Upcoming financial seminar dates announced! [Find out more inside >](#)

## MESSAGE FROM THE PRESIDENT

My Fellow Members,

Welcome to the Spring of 2018! For awhile, it seemed like the weekly nor'easters were never going to let up. But it's finally time to move the heavy jackets to the back of the closet and break out the t-shirts, shorts and warm weather fun!

As our rates continue to grow more competitive, many members are turning to us for all of their lending needs. Members have been asking us how we can speed up the loan process. In addition, everyone's life seems to be getting busier and busier by the minute. To serve you better, we are proud to announce our new Loans By Phone service. We now have a team dedicated to remote lending so you don't have to make an extra trip to the branch. The next time your planning for upcoming expenses or thinking longer-term down the road, we're here to help. All you need to do is give us a call at (201) 659-3900, option 5. Our Representatives will be able to answer any questions you have and get the approval process started right over the phone!

Looking forward to the upcoming quarter, we're in the process of finalizing development of another new product to help make your financial planning easier called Skip A Pay. We understand that at some point, everyone could benefit from putting a one-month hold on a loan payment. Many times, it's the responsible decision to make versus falling behind and missing payments. We want to offer you the flexibility to put that payment on hold. We'll be announcing more details soon.

Don't forget that April is National Credit Union Youth Month. Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams? One way is to help them learn how to save their money. We're helping to make saving exciting by adding special rewards to the process which include chances to win valuable scholarships. Stop by any branch to find out more and have some fun saving.

We continue to give back to our community. In March, we were proud to help support the York Street Project by taking part in their 28th Annual Gala. The York Street Project mission is noble. They work to break the cycle of poverty in our community. Every year, their programs give nearly 300 women and children the tools they need to begin their journey toward a life of self-sufficiency. Jack Egan, a pillar in our community, was honored for his work with homeless children. It is because of members like you that we are able to join in and support the effort which will lead to a stronger Hudson County.

As we push our financial products and community commitment forward, we look forward to continuing to serve you. Have a fabulous Spring!

Sincerely,

Maria Solorzano  
President/CEO

## Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Memorial Day: Monday, May 28th
- Independence Day: Wednesday, July 4th
- Labor Day: Monday, September 3rd
- Columbus Day: Monday, October 8th



## Dreaming about a new home? Don't miss our next First Time Homebuyer Seminar

Saturday, April 28th from 1:00–3:30pm (English at the Main Branch)

Saturday, June 2nd from 1:00–3:30pm (Español at the Main Branch)

Attendees are getting the information they need to be qualified to buy. Take the first step towards making an offer on the home of your dreams with confidence.

## 'Budget for a Better Life' Workshop

Thursday, April 26th from 6:30pm–7:45pm (English at the Main Branch)

Thursday, May 24th from 6:30pm–7:45pm (English at the Main Branch)

Thursday, June 28th from 6:30pm–7:45pm (English at the Main Branch)

Our 'Budget for a Better Life' workshops are your chance to get hands-on financial management training to experience and enjoy a much more rewarding quality of life.

## Credit Empowerment 101

Saturday, April 21st from 10am–12pm (English at the Main Branch)

Saturday, May 12th from 10am–12pm (Español at the Main Branch)

Saturday, June 30th from 10am–12pm (English at the Main Branch)

Find out who determines your credit score. Learn how to read and understand your credit report. Get tips on how to fix past credit mistakes and prepare for the future.

**Our upcoming workshops and seminars are filling up fast!**

**Contact Karen Velasquez by phone at (201) 659-3900 Ext. 7038**

**or [kvelasquez@lsfcu.org](mailto:kvelasquez@lsfcu.org) to reserve your spot today!**

Childcare will not be provided during workshops and seminars.

## Congratulations to our Amazon Fire winners! Thank you to everyone who participated.



Once again, this year's Holiday Loan promotion was a major success! Every year more and more members keep asking us to bring it back. We helped relieve some Hudson County holiday spending stress while getting the word out about what makes our credit union special. This year's winners are Karen Millet, Lucia Guzman, and Hattie Duncan. Stay tuned for more exciting promotions!



## Enjoy more savings and valuable benefits when you use VISA®

The Liberty Savings VISA® card is your best defense against rising interest rates and hidden fees. VISA® gives you more spending power and comes packed with cardholder perks. When compared to other credit card terms, a Liberty Savings VISA® might even save you money each month on higher interest rates and fees. Plus, as you pay your bills on time it might help getting future loans easier. Some benefits include:

- Increase your credit score with more available credit
- Peace of mind for making larger purchase
- Consolidation can strengthen your credit score
- Fraud protection and zero fraud liability
- Simplify payments (and pay quicker with lower rates!)
- Easy application process and low fees
- No cost travel insurance and emergency services
- Cash advance for your entire available credit
- Accepted 24/7 worldwide



## You deserve a break this summer. We want to help make it happen with a member-only Vacation Loan.

Don't put off your future vacation plans any longer! Everyone needs some time away every once in a while, especially after a long winter season. Liberty Savings offers special Vacation Loans to make your rest and relaxation (or active adventures) more affordable. Access budget-friendly offers and rates available only to credit union members—and avoid high fees and hidden charges that can come from credit cards.

**Speak with a Representative or call (201) 659-3900 Ext. 5 to find out more.**



## Celebrate National Credit Union Youth Month with us by focusing on the science of saving!

Everyone saves in different ways, but making a habit of savings early in life can propel children into a future of strong finances. We're proud to support the Credit Union National Association's (CUNA) initiative to bolster future financial wellness for everyone. One way we support this year round is through our Beary Club. This program helps our youth learn banking basics like filling out deposit forms, understanding receipts and checking monthly statements. It also supports stronger savings skills by offering incentives that are easier for youth to track.

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



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



# RECEIVE \$300

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OF A PRE-OWNED VEHICLE

Up to 84 month terms  
Up to 100% financing  
(including tax and tags)

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enterprise  
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Don't Miss our 3 Day Sale

April 19 – 21, 2018

At any of our NJ locations

Receive 1.00% off your approved rate<sup>1</sup>  
And, Enterprise will appraise your  
vehicle using Kelley Blue Book<sup>®</sup>  
Trade-In Value and Add \$750<sup>2</sup>  
When you finance an Enterprise vehicle with  
Liberty Savings Federal Credit Union.

Visit [cuautodeals.com](http://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 4/19/18 – 4/21/18. 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 \$750 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 4/19/18 – 4/21/18. 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. 103399 2.5x6.75 Ad 3/18



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



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

Enjoy peace of mind every time you hit the road  
with special member-only auto benefits like:

- Paintless Dent Repair
- Retail Parts and Labor Coverage
- Emergency Roadside Assistance
- Windshield Repair
- Car Rental Reimbursement
- Wear and Tear Coverage



Speak with a Representative today about our new AssureGuard Auto Insurance



Five Corners  
666 Newark Avenue  
Jersey City, NJ 07306

Branch Manager:  
Maria Torres  
[mtorres@lsfcu.org](mailto:mtorres@lsfcu.org)

North Hudson  
108 48th Street  
Union City, NJ 07087

Branch Manager:  
Angelina Nehmayssa  
[anehmayssa@lsfcu.org](mailto:anehmayssa@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 | Fax: 201.863.7361 | Visit us online at: [www.LSFCU.org](http://www.LSFCU.org)

