

# LIBERTY HORIZONS

## FAST-ACCESS CREDIT BUILDER LOANS NOW AVAILABLE FROM \$500-\$5000\*

Get the money you need now, earn high interest returns and build a stronger credit score

If you've ever thought about buying a new car, owning your own home, or simply want the power to borrow more, our member-only Credit Builder Loan is the ideal way to help you achieve those goals and more. Regular, on-time payments towards the Credit Builder Loan is what helps to improve your credit score.

So simply having enough income to cover the timely payments may be all you need to get started. With our Credit Builder Loan, turning your dreams into reality is much easier than you think! To get started, speak with one of our Member Service Representatives or call a Lending Specialist at (201) 659-3900, Ext. 4.



## GET A 100% LTV HOME EQUITY LOAN TODAY

EARN 5000 BONUS REWARDS POINTS ON A PLATINUM VISA REWARDS CARD\*\*

**VARIABLE HELOC  
RATES AS LOW  
AS 6% APR\*\***

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

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

\*Terms & Conditions apply. The credit score is not a factor for approval. Must be a current member in good standing for a minimum of 3 months. Sufficient payroll deduction or direct deposit to cover payment prior to disbursement. Member must be employed at current job for at least 6 months. Two (2) current paystubs are required. All qualified members are pre-approved (DTI excluding charge-offs and collections). Loan amounts of \$500 to \$5000. Credit report is required to obtain information for any delinquent accounts that may be paid to improve credit (at beginning). Review the report for opportunities to refi other debts such as car loans. Only 1 Credit Builder loan can be maintained at one time/member. After 6 months of payment, total funds that have been paid down may be released to payoff collection/charge off in credit report. \$25 application fee paid at time of application. Up to 24 month term. 3.5% rate regardless of credit score because it's a shared secured loan. All loan eligibility, financing terms and rates are determined by LSFCU and are based on the borrower's credit worthiness. Terms are subject to change without notice.

\*\*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 and Terms are subject to eligibility and may change without notice.

## MESSAGE FROM THE PRESIDENT

My Fellow Members,

The sun is shining, warm weather is finally here to stay, and we are ready to celebrate! This summer, we're offering members a host of new products and services. Nothing is more fulfilling than helping you make the most of your finances.

We understand the importance of good credit and want our members to feel confident in achieving it. Our low-rate Credit Builder Loan is useful for small or large expenses, with amounts ranging from \$500 to \$5k. Whether you're looking to improve your credit score, or simply build upon your credit history, a Credit Builder Loan is a smart choice for your financial future. Call our dedicated loan department at (201) 659-3900, Ext. 4 to get started.

Although we're in summer mode, back-to-school time for students is sure to come up quickly. Get ahead of schedule and secure a Back-2-School Loan to help make the new school year hassle-free right from the start. The best part about this loan is its versatility. Use it for textbooks, tuition, technology—whatever best suits your education needs.

We've also been busy out in the community. Working in partnership with the Jersey City Kiwanis Club for the 32nd consecutive year, we were pleased to honor School District Teacher of the Year Ahmed Hassanein with a plaque and check for \$1,000. Mr. Hassanein is a science teacher at JCPS 17 and will use this money for teaching endeavors and classroom supplies. The plaque and check were presented by Kiwanian and Liberty Savings Board Member, Mark Rowan. In Mark's words, "If you can read this, thank a teacher!"

This August 10-11, we're very excited to sponsor Fiesta in America in their 21st year of bringing over 5,000 Filipinos together for a two-day celebration of fun, learning, and culture-driven activities. It's all taking place at NJ's Meadowlands Expo Center. Part trade show, part all-out extravaganza, Fiesta in America unites the greater New York-New Jersey Filipino community—one of the largest in the US—and supports local businesses through networking, brand-building opportunities, and cultural appreciation.

We're also proud to have sponsored Hearts & Minds: The Saint Peter's University Scholarship Celebration which shares our values of integrity, leadership, and service to others. Event proceeds were used to support the university's General Scholarship Fund.

Last but not least, We are excited to continue working with Hudson Milestones, an important organization seeking to maintain a space dedicated to the care and advancement of people with intellectual and developmental disabilities. They do incredible work in our community, and it is an honor to support them.

As we enjoy these lovely sunny days, I am excited to continue the tradition of providing our members with the very best financial opportunities, as well as giving back to the community. I wish you all a happy, healthy, fun-filled summer, and thank you for your continued commitment to all of us at Liberty Savings FCU.

Maria Solorzano  
President/CEO

## Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Independence Day: Thursday, July 4th
- Labor Day: Monday, September 2nd
- Columbus Day: Monday, October 14th

## 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](http://www.LSFCU.org/Classes)

### First Time Homebuyer Seminar

Saturday, July 13th from 10:00am–2:00pm (62 69th Street, Guttenberg, NJ)

Saturday, September 14th from 1:00pm–3:00pm (Main Branch)

### Budget for a Better Life 101 Workshop

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

Saturday, August 24th from 10:00am–11:30am (Main Branch)

Saturday, September 21st from 10:00am–11:30am (Main Branch)

### Black Belt Budgeting 102 Workshop

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

Saturday, August 24th from 12:30pm–2:00pm (Main Branch)

Saturday, September 21st from 12:30pm–2:00pm (Main Branch)

### Credit Empowerment 101 Webinar Series

Thursday, July 25th from 7:00pm–8:30 pm

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

**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 scholarship recipients!



**Lindsay Weiss** was one of four recipients of the Statewide NJCUL YIB Scholarship Program in the amount of \$1,000. Lindsay graduated from Immaculate Conception High School in Lodi, NJ, with a 3.9 GPA and as a member of Sociedad Honoraria Hispánica, the Spanish Honor Society, and Mu Alpha Theta, the Mathematics Honor Society. She was the President and founding member of the Gardening Club, member of the Audio/Visual Club, a 4-year Varsity Competition Cheerleader. She also participated on the softball and lacrosse teams. She has been a Girl Scout for 10 years and earned her Bronze Award.

She is also a member of her local Venture Crew. She has been a volunteer coach for both softball and cheerleading in her hometown for six years. She will be attending Montclair State University in the Fall of 2019 and will be majoring in Finance.



**Nina Rangel** was awarded a \$1000 Liberty Savings FCU Scholarship to pursue higher education. She is an Honors student graduating from Rutherford High School. For the past three years, Nina has rowed crew for the Nereid Boat Club in Rutherford, NJ, where she qualified for the U.S. Rowing Youth Nationals two years in a row. Nina is a founding member of 'The Body Project' at her high school. 'Body Project' is a positive body-image club designed to reinforce the importance of healthy attitudes for young women. Nina will be studying at Clarkson University in 2019. She is planning to major in Marketing and minor in Psychology. Nina also plans to continue her athletic career with their crew team.



**Arlette Huesca** was awarded a \$1000 LSFCU Scholarship to help offset college tuition fees. She is a dedicated student graduating with Honors from Hudson Catholic High School. Arlette is the leader of 'Students Demand Action Hudson County'—a non-profit organization which empowers young adults with the platform to voice their concerns regarding today's political environment. Arlette has been recognized for her ongoing work within the community with multiple scholarships. She is currently interning with Councilman Boggiano of Jersey City. Arlette will be studying at Bates College in the Fall of 2019 where she plans to double major in Political Science and Communications.

# Cut the Clutter! Greener is Greater at LSFCU.

Why wait? Visit [www.LSFCU.org/GoGreen](http://www.LSFCU.org/GoGreen), sign up for e-statements and claim your FREE tote bag today!

Summertime is all about being light and breezy. We want you to channel a similar attitude when it comes to your financial statements. As a valued member of our credit union, we'll help you put your best financial foot forward with e-statements. On top of being environmentally friendly, e-statements provide members with a smarter, more convenient way to manage accounts online.

## Why Go Paperless?

- Stronger security means never feeling vulnerable to identity theft or misplaced statements
- Save time and space with our handy digital document archive. So long, cluttered desk!
- Printing is pricey. E-statements effectively cut our costs (more savings and benefits for you!)
- Save our beautiful trees by reducing paper waste



## Lock in a 60-day Auto Loan Rate and unlock a new set of wheels.



Don't let your dream wheels pass you by. Apply for a new or used auto loan and we'll lock in a great low rate for 60 days.\* With a low rate locked in, you've got time to shop around for the perfect vehicle and deal that's right for you. Even if you think you have a good rate on an existing auto loan, why not see what we can offer? Our rates are lower than most banks and traditional lenders, so you might reduce your monthly auto loan bills. You could be saving money on every loan payment. And don't forget we offer flexible terms and up to 100% financing, too.

With auto prices and interest rates on the rise, our 60-day Auto Loan Rate Lock is the best way to secure a competitive rate and speed up your vehicle purchase. So what you are waiting for? Speak with a Representative, or call our dedicated loan department at (201) 659-3900 Ext. 4 and lock in your member-only rate today!

\*Rates determined by LSFCU and are based on the borrower's credit worthiness. The locked-in loan rate will be valid for 60 days upon approval. Terms subject to change without notice. Offer valid between 7/1/19 and 9/30/19.

## Grab a Back-2-School Loan and receive 1% off your lowest qualifying rate!\*



Here at Liberty Savings, we're already prepping for back-to-school time. Make sure your upcoming school year starts off right—without the stress caused by education costs, buying a new laptop or textbook fees. With the help of our Back-2-School Loan, we'll make sure you receive the best possible rate for a loan that's right for you, so you can concentrate on earning your degree.

We're striving to help make your education experience hassle-free and affordable. LSFCU Back-2-School Loans come packed with member-friendly special benefits like:

- No pre-payment penalties
- No application fees
- Flexible loan amounts of \$500 or more
- Competitive rates as low as 7.5% APR.\*
- Easy repayment direct through payroll deduction

### Hey Teachers—Don't miss out on Summer Money Accounts!

Having been founded by employees of the New Jersey public school system, Liberty Savings is deeply rooted in education. We understand your busy schedules and the need for summer funds. Our Summer Money Accounts let you save by automatically reserving a portion of each paycheck. It couldn't be any easier. You choose how much to set aside, we do the rest!

\*Rates determined by LSFCU and are based on the borrower's credit worthiness. Rates are subject to change without notice. Must be paid off within a 12 month period. Offer valid between 7/1/19-8/30/19.



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

# 3.00% APY\*

Don't miss out on  
our Summer Special,  
High Interest Earning  
5-Year CD Rates!



\*CD interest rate is 2.960% and APY is 3.00%. The rate is guaranteed for five years from the date of the account opening. The APY (Annual Percentage Yield) is accurate as of 07/01/19. 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



## 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)

## Ride higher for lower.

enterprise  
car sales



July 1 – 31, 2019

Receive **1.00% off**  
the current rate<sup>1</sup>  
And, receive a **\$300**  
Visa gift card<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 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 from 7/1/19 – 7/31/19. Offer cannot be combined. Not valid on previous purchases. 2: \$300 VISA Gift Card issued in 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased from 7/1/19 – 7/31/19 & 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. © 2019 Enterprise Car Sales.



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