

# LIBERTY HORIZONS



## BARE BONE RATES ON AUTO LOANS!

Save on monthly auto loan payments with jaw-dropping low rates.

Stop by a branch and play a scratch-off reward card to win up to 2% off your lowest qualifying rate on new and refinanced auto loans.

For even more savings, visit us online to shop for new and used vehicles and get the best deal when you finance with us.



### Don't get spooked by high monthly auto payments

Buying an automobile can be a nightmare of a process, but there's no need to fear. With Liberty Savings' low-rate auto loan financing and flexible terms, car shopping has never been more of a treat. Through our Best Drive Auto Center, we've partnered with local and national dealerships to provide you with a seamless, 24/7 online shopping experience. Shop directly through the Liberty Savings website, where you can compare over 4 million new and used vehicles, completely hassle-free. Plus, you'll save time and money thanks to credit union pre-approval, trade-in values, and Access Free CarFax® reports.

To get started on your new car hunt, visit [www.LSFCU.org](http://www.LSFCU.org). To find out about all lending options to you on a new or used vehicle, please call our dedicated loan department at (201) 659-3900, option 4.

Save on holiday spending and be entered to win a Deluxe Holiday Reward! [Find out more inside >](#)

\*Loan rates and offer valid from 10/1/19-11/25/19. Rate subject to floor of 2.99%. All loan eligibility, financing terms and rates are determined by LSFCU and are based on the borrower's credit worthiness. Loans in our Plus Program, existing Liberty Savings auto loans, and/or previously owned vehicles driven over 100,000 miles are not eligible to receive additional 2% discount. Reward card discounts will be honored through 12/31/19 and cannot be combined with the 60-day rate lock program. Rates are subject to change without notice. You must be a Liberty Savings FCU Member, New Jersey resident and at least 18 years of age to participate and enter contest. No purchase necessary. One scratch off reward card per loan applicant. Void where prohibited.

## MESSAGE FROM THE PRESIDENT

My Fellow Members,

Fall is here in all its glory, so bring on the pumpkins, the autumn chill, the flurry of holiday excitement. With only a few months left until the new year, we're ending 2019 on a high note by celebrating our community with exciting new opportunities and exclusive perks for our members.

First, we are eager to announce the return of our Holiday Loan, here to help you manage the inevitable holiday shopping expenses. This year, in addition to a savings bonus of up to 1% off your lowest qualifying rate, one lucky loan applicant will be the winner of a free Deluxe Relaxation Experience, which includes a one-night stay at the luxurious W Hoboken, as well as a dinner and a spa treatment. You deserve to be spoiled this holiday season!

If you haven't already signed up, please be sure to take advantage of our newest LSFCU member-only benefit: Private Passenger Insurance. Through our recent partnership with PFP Family Security Plan, you might receive up to \$240 per day to help cover hospital expenses following an accident in a private passenger automobile. Give yourself a little peace of mind, and know that we're always looking out for you and your family. For more information or to enroll with FSP, visit [www.familysecurityplan.com/](http://www.familysecurityplan.com/) or call (855) 538-1594.

Don't forget to sign up for our handy e-statements! In addition to being environmentally friendly and safe, e-statements provide a smarter, more convenient way to manage accounts online. Plus when you enroll through [www.LSFCU.org/GoGreen](http://www.LSFCU.org/GoGreen), you'll receive a free, reusable tote bag as a thank you.

Here at Liberty Savings, we are always honored to support the incredible organizations, leaders and events within our community, such as WomenRising's Annual Celebration of Service Gala, taking place on October 16th. WomenRising's mission is to provide women and their families the social and economic services necessary to become self-sustaining. The gala's proceeds will support their goal of serving over 11,500 women and families throughout Hudson County this year. To learn more about the cause, visit <https://www.womenrising.org>.

We also recently sponsored the successful Jersey City Education Fair organized by JCFamilies, the largest and fastest growing society for families in the Jersey City area. Since 2010, the non-profit organization has provided wholesome parenting experiences to the community through a variety of events and meet-ups. Head to <http://jcfamilies.com> to stay up to date with upcoming events.

Wishing you a safe, fun and festive holiday season. Here at Liberty Savings, we are so humbled by our inspiring community, and look forward to sharing with you all the wonderful developments 2020 will bring.

Sincerely,

Maria Solorzano  
President/CEO

## Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Columbus Day: Monday, October 14th
- Veteran's Day (Observed): Monday, November 11th
- Thanksgiving Day: Thursday, November 28th
- Christmas Eve: Tues., December 24th - Closing at 1:30PM
- Christmas Day: Wednesday, December 25th
- New Year's Eve: Tues., December 31st - Closing at 1:30PM
- New Year's Day (2020): Wednesday, January 1st



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

Saturday, November 2nd from 1:00pm-3:00pm (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

Saturday, October 26th from 10:00am-11:30am (Main Branch)

Saturday, November 23rd from 10:00am-11:30am (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.

## Black Belt Budgeting 102 Workshop

Saturday, October 26th from 12:30pm-2:00pm (Main Branch)

Saturday, November 23rd from 12:30pm-2:00pm (Main Branch)

Are you a Budget for a Better Life 101 graduate? If so, we invite you to move up to our Blackbelt Budgeting level where you'll be able to continue to sharpen your financial skills.

## Credit Empowerment 101 Webinar Series

Saturday, October 12th, 11:00am -12:30pm

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

**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.**

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.



## Local Service. Global Reach.

Join us in celebrating International Credit Union Day's 71st Year on October 17th!

On ICU Day, credit unions worldwide will come together to honor the achievements made possible through the meaningful philosophy of credit unions. This year's theme, "Local Service. Global Reach.," speaks to each credit union's unwavering commitment to serving their local community, and to the greater impact this shared spirit imparts on the global movement made up of 260 million members.

**Help us commemorate this through our photo program, taking place at the Main Branch from October 1st-17th. We encourage members to show appreciation for their own family roots by snapping a shot with our ICU World Map. Place a pin on the map alongside fellow members to signify your origin story, and see how Liberty connects a diverse group of people from across the world through the supportive community here in Hudson County. By helping you get ahead, we're helping the world get ahead. Share your photo on social media with #ICUDay and #LocalServiceGlobalReach to play a part within the global celebration.**

# SHOP. SAVE. RELAX!

Look forward to more this Holiday Season with a low-rate Holiday Loan from Liberty Savings. Get up to 1% off your lowest qualifying rate today!\*

**PLUS, BE ENTERED TO WIN A ONE NIGHT'S STAY, DINNER & SPA TREATMENT IN THE HEART OF HOBOKEN**

**Speak with a Representative or call (201) 659-3900, option 4 to get started!**



\*Rates determined by LSFCU, based on the borrower's credit worthiness and subject to change without notice. Must be paid off within a 12 month period. Offer valid 11/1/19-12/31/19. No purchase necessary. Open only to legal residents of NJ who are located in the U.S. at time of entry. Purchase does not increase your chances of winning. Void elsewhere and where prohibited by law. Eligibility limited to adults 18 years or older.



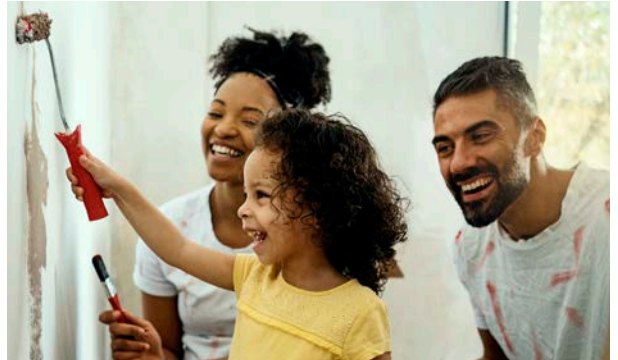
## Forgo fraud and shop safer with Visa Alerts

Holiday shopping is stressful enough without feeling vulnerable to fraudulent Visa card charges. Shop worry-free this season with the convenience of our Visa Debit and Credit Card alerts. Feel confident knowing you're protected with Visa's zero fraud liability and we provide 24/7 fraud monitoring to notify you of any suspicious or unusual account activity. Using a Liberty Savings Visa Debit or Credit Card automatically helps you spend smarter thanks to additional benefits such as low interest repayment terms, balance and transaction texts and email alerts plus instant cash access. Keep your holiday spirits high, shopping expenses low and avoid fraud by using any Liberty Savings Visa Card with activated alerts.

To sign up for Visa Credit or Debit Alerts please visit [www.LSFCU.org/Alerts](http://www.LSFCU.org/Alerts).

## Are you shopping without a Liberty Savings Visa Credit Card? Take advantage of member-only rates as low as 7.75%APR!

As with any Liberty Savings product, our Visa cards offer a commitment to customer service by providing you with the best money-saving benefits and options available. To get started on a new card or apply for a credit line increase, call us at (201) 659-3900 Ext. 4, stop by any branch or download an application form at [www.LSFCU.org](http://www.LSFCU.org).



## GET A HOME EQUITY LINE OF CREDIT

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

**VARIABLE HELOC RATES AS LOW AS 5.5%APR\***

**HOME EQUITY FIXED RATE PRODUCTS AS LOW AS 4.0%APR\***

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

\* 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.



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

# 3.00% APY\*

Don't miss out on earning more this Fall with our High Interest 5-Year CD Rates! Be sure to check [www.LSFCU.org](http://www.LSFCU.org) for more great savings and loan 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



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)

## 2018 Model Year Sale

enterprise car sales



October 1 – 31, 2019

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. 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 10/1/19 – 10/31/19. 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 10/1/19 – 10/31/19 & financed through Liberty Savings Federal Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. This offer cannot be combined with any other offer except those listed on this advertisement. 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. K00471 2.5x6.75 Ad 8/19



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