

March 17, 2020

To our Valued 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 communities.

Amid ongoing concerns about the Coronavirus (COVID-19), Liberty Savings Federal Credit Union is closely monitoring the latest reports from the Center of Disease Control (CDC) and has taken a number of precautionary measures for the health and safety of our members.

We strongly recommend that you utilize all of the available tools and resources for 24/7 self- service. As a member, you have free access to our online banking service called Liberty Link. From the web address listed www.LSFCU.org , select ‘Sign Up’, choose your personalized username, site key and password and you’re set to go. Enjoy the freedom of 24-hour access to your account, including BillPayer, fund transfers and credit card account access. You can also download our Liberty Savings FCU mobile app to your mobile device and access your account. Go to play store and search LSFCU.

Lastly, you may call Liberty Savings FCU Member Services at 201-659-3900, or use our automated phone line: 201-659-3131, give your account number, the last four digits of your social security as your PIN, and follow prompts to make transfers or check your balance.

If you visit our branches, please know our branch teams are available to serve you, as always. We’ve augmented daily cleaning procedures and have educated our branch teams on best practices recommended by the CDC. For additional information about COVID-19, get the latest report from the Center of Disease Control (CDC) at www.cdc.gov.

If you are concerned with regards to your own personal health status, please contact your personal physician or call New Jersey’s 24 hour COVID-19 Hotline: 1-800-222-1222.

We will continue to closely monitor the situation and evaluate additional measures to support our members and community.

Maria Solorzano
President & CEO
Liberty Savings Federal Credit Union



April 23, 2020

IMPORTANT NOTICE REGARDING YOUR CREDIT INSURANCE

As we continue to monitor developments regarding COVID-19, Liberty Savings FCU recognizes that some of our members may be negatively affected by impacts of the global outbreak.

Rest assured your credit insurance will not cancel for non-payment until you are more than 90-days delinquent on your loan. Consistent with New Jersey's recent emergency Bulletin, if you are experiencing any hardship from COVID-19 and would like to discuss loan modification, billing options or make alternative payment arrangements, please contact us at (201) 659-3900 Ext. 7500.

It has been our pleasure to serve you and you have been a valuable member to us. We are your community Credit Union. We have the people and services to help you as we have for over 69 years.

Sincerely,

A handwritten signature in blue ink that reads "Maria Solorzano". The signature is fluid and cursive.

Maria Solorzano
President/CEO

SERVICE CHANGE NOTICE

Due to the Coronavirus Pandemic (COVID-19) we are making the following temporary changes to our branch operations.

We will continue to serve you in person, but will be limiting the number of members in each branch lobby to a total of six members per branch at one time.

If you need in-person essential services, please call the closest Liberty Savings FCU Service Center to make an appointment:

Five Corners Main Branch: (201) 659-3900 Ext. 7000

Greenville: (201) 659-3900 Ext. 7100

North Hudson: (201) 659-3900 Ext. 7200

If you are experiencing financial difficulties during this crisis, please call our Lending Department at (201) 659-3900 Ext. 4.

We have proactively adjusted loan rates and terms to get our members the money they need now to avoid heightened hardships.

Mortgages, Home Loans & Refinancing Rates are at an all time low.

Call (201) 659-3900 Ext. 4 to discuss greater savings options.

Thank you to all of our valued members for your continued commitment to Liberty Savings FCU. Please be sure to follow all government mandated protocol and stay safe in your community.

Liberty Savings
FEDERAL CREDIT UNION

