

LIBERTY HORIZONS



**NOTHING SAYS SUMMER LIKE THE
OPEN ROAD. GET OUT THERE FASTER
WITH A LIBERTY SAVINGS AUTO LOAN
NO PAYMENTS FOR UP TO 60 DAYS***

Get up to 1% off your lowest qualifying rate | Rates as low as 1.99%*

Whether you need extra seats for your growing family or just want to make your commute a little more stylish, choosing a Liberty Savings auto loan is the smartest way to finance your next car. With rates as low as 1.99%, 100% financing available, and no payments for 60 days, what's not to love? For a limited time, you can get up to 1% off your lowest qualifying rate.*

It doesn't matter if you're in the market for something new or used—we're here to get you behind the wheel faster with pre-approval and member-friendly terms. And if you're wishing your current auto loan sounded this good, it can! Talk to us today about refinancing options available to you on your current set of wheels. So let's get moving and get out there on the open road!



Please join us in welcoming Bayonne Hospital Employees FCU to the Liberty Savings family!

Liberty Savings' community of members continues to blossom! We're excited to announce our latest merger with Bayonne Hospital Employees Federal Credit Union. Founded in 1888, Bayonne Hospital has a long history of caring for thousands of residents from New Jersey, New York, and beyond. In an effort to better meet the financial needs of employees, affiliates, and their families, the hospital founded the credit union in 1976. Now looking toward to a new chapter in its history, Bayonne Hospital Employees FCU is excited to join the Liberty Savings FCU family. We are honored to welcome this group of essential medical workers as members. Please join us in making our new members feel right at home! The more Liberty Savings FCU members we have, the stronger we are together.

* All loan eligibility, financing terms and rates are determined by LSFUCU 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 1% discount. Rates are subject to change without notice. Offer valid between 7/1/20 and 9/30/20.

MESSAGE FROM THE PRESIDENT

My Fellow Members,

The warm summer weather is upon us. With all that's occurred over these past few months, it's important to offer our entire community one thing—congratulations. That notion may sound surprising, but please consider all that we've accomplished in the face of uncertainty. We live in a complicated time, but nonetheless choose to progress forward towards a more thoughtful future on three fronts: the body, spirit, and mind.

Let's all take a moment to recognize these achievements. First, congratulations to our entire community for continuing to persevere through the pandemic. I would personally like to thank all essential workers for their hard work and dedication, especially our Liberty Savings employees who have gone above and beyond expectations to ensure our continued operations. In support of our local community, Liberty Savings has made a donation to The Sharing Place food pantry to assist our neighbors who may need just a little extra help at this time.

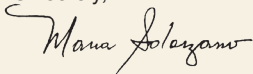
Congratulations to a group commonly celebrated at this time of year—the graduating classes of local schools. Your road had plenty of obstacles, but you still completed this milestone. With this in mind, we have once again donated to the Hearts and Minds Scholarship Fund at Saint Peter's University. We look forward to seeing how this investment in students' futures will create a brighter tomorrow.

I would also like to extend my congratulations to Marian Fitzpatrick on her retirement after 24 years with Liberty Savings. We all wish her the very best, and hope that this brings her the opportunity to do all she ever wished to do but could never find the time.

I couldn't be more excited about welcoming all of the members of the Bayonne Hospital Employees Federal Credit Union into our family. Together, we will travel forward with clear vision to ensure brighter, bolder and stronger financial futures. We're proud to see positive feedback from both the surrounding community and national industry leaders. From our new branch opening in Bayonne to receiving a CUNA Best In Show Diamond Award for our brand awareness marketing, we're honored to see our credit union initiatives gain recognition. None of our successes and growth would be possible without members like you. You are the power that drives us forward and makes us stronger.

Finally, thank you to our community members who are helping to highlight social change and those who keep us safe. As a credit union that started as a resource for Jersey City educators, Liberty Savings knows the power of coming together as one in this corner of the world. We have always been an institution strengthened by the diversity of our membership and our community. Our commitment to quality, affordable financial services for all of our members is a strong today as it has been for nearly 70 years.

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Independence Day: Saturday, July 4th
- Labor Day: Monday, September 7th
- Columbus Day: Monday, October 12th
- Veterans Day: Wednesday, November 11th



A very happy retirement to Marian Fitzpatrick

After 24 years of service, Marian Fitzpatrick is retiring from the Liberty Savings family. Marian joined Liberty Savings in 1996 greeting members at the front desk. Over the years, she has risen through the ranks to become an important part of the administration team but you'll still find her at the teller window too. In a member survey contest 1,500 members voted Marian to be the teller with the best service.

Marian's dedication regularly allowed her to develop deep personal bonds with many members and their families. Her presence will be missed, but we are nonetheless excited for her next chapter! We cannot wait to see how she continues to serve the community through her work with her local church. She also looks forward to spending more time with her children. Congrats to Marian on her incredible career and upcoming adventures!



Say hello to Remote Deposit Capture

With Remote Deposit Capture you can deposit personal checks safely and securely directly from your mobile device—all without having to visit a branch or ATM. The feature is free to use 24/7. Plus, you can view a 30-day history of your deposits with check images. Find out more about all of the features and learn more at: www.LSFCU.org/RemoteDeposit.

To get started, be sure you have the Liberty Savings app downloaded to your device. Sign in to your Liberty Savings account within the app. You must activate the app through LibertyLink online. Tap the "Deposits" button, follow the instructions and enjoy!

Congratulations to our scholarship recipients!

Ashante Barnes graduated from University Academy Charter High School in Jersey City and will be attending Montclair State University in Montclair.

Kayla Beauzile graduated from Dr. Ronald McNair Academic High School in Jersey City and will be attending either Morgan State University in Baltimore, Maryland or St. Peter's University in Jersey City.

Teandra Chapman graduated from Henry Snyder High School in Jersey City and will be attending Clark Atlanta University in Atlanta, Georgia.

Jasmin Alicia Garcia graduated from Memorial High School in West New York and will be attending Monmouth University in West Long Branch.

Thomas Pelliccio graduated from Saint Peter's Preparatory School in Jersey City and will be attending Fordham University in New York City.

Eugene Onchagwa graduated from M.E.T.S. Charter School in Jersey City and will be attending Roger Williams University in Bristol, Rhode Island.

Kiye Smith graduated from Hudson Catholic Regional High School in Jersey City and will be attending Penn State University in State College, Pennsylvania.

Our free classes and seminars are on hold

COVID-19 has slowed us down, but our free financial seminars will be back soon. We're busy working on new First Time Home Buyers Seminars, Budget for a Better Life Classes and Blackbelt Budgeting 102 Workshops. Please visit www.LSFCU.org/Classes for announcements on upcoming seminar dates and details to be posted soon.

The ultimate summer brought to you by Visa Platinum Rewards

Are you planning an exciting summer vacation getaway? Staycation? Home improvement project? Whatever your goals are for these warm weather months, a Liberty Savings Platinum Visa Rewards Card is your ticket to ride! A Platinum Visa Rewards Card is a great way to set those plans into action, with low rates and exclusive benefits like:

- Member-only rates as low as 6.00% APR*
- Insurance Coverage
- Worldwide Acceptance
- Zero Fraud Liability
- No Limits on Instant Cash Access

Plus, if you activate your Platinum Visa Rewards Card with LibertyLink, you can unlock even more benefits! Once registered, you can manage both your credit card and banking statements in the most convenient place of all—your phone.

Do you need some extra cash to help make your dream complete? We've got your spring and summer plans covered through our Loans By Phone with Platinum Visa Rewards Card lending bundle. Loans By Phone is our dedicated lending department that offers personalized programs that best suit your needs. Call (201) 659-3900, Ext. 4.

Whether you're redoing the deck or on a beach catching some rays, make sure to slap on some sunscreen and take advantage of these Liberty Savings member benefits!



*Rates determined by LSFCU and are based on the borrower's credit worthiness. Rates and Terms & Conditions are subject to change without notice.

Join the Beary Club. \$500 giveaways every month, fun activities and more!



At Liberty Savings, we believe in a community-first approach to financial health. That's why we created the Beary Club, our kid-focused banking program available to all of our members' families. With just a minimum \$5 opening deposit, kids who join the Beary Club get access to more than just a strengthened sense of independence—they're automatically entered to win a \$500 Certificate of Deposit (COD) every month. A CD is a great way to save. The certificate will accrue interest until he or she reaches the age of 18. At that point, you'll be able to keep saving and earning interest or put the funds towards an investment like a first home or secondary education. We hold Beary Club events throughout the year that are full of fun activities and educational material. It doesn't matter if your child is a teenager or a toddler—any child under the age of 18 is eligible to join! Getting a Beary Club membership is worth it. Just ask Dimeir J. Goodwin, our latest \$500 CD winner!



Home Equity Loan offers so bright you'll need shades. Borrow up to 100% of your home's value today!

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

Variable HELOC Rates as low as 3.75%APR*

Use our low-rate Home Equity Loan Products to do everything from paying for weddings to getting rid of student debt and even funding dream vacations. It's the best way to leverage the equity you've built as a home owner. Tap into as much, or as little money as you need. Just like a line of credit, it's always easy to access, convenient to repay on your terms and there for you when you need it most!

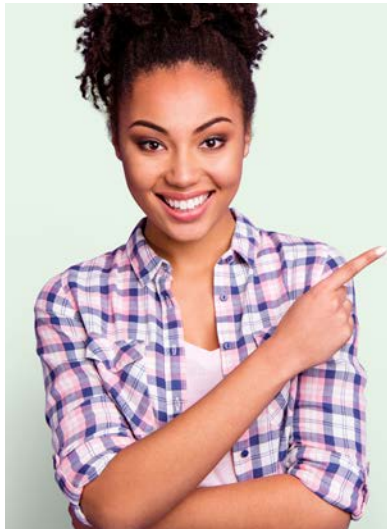
Shopping for a new home? Be sure to talk with us about fast pre-approval and a great low rate.

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

*Home Equity Loans rates and eligibility determined by LSFCU and are based upon the borrower's credit worthiness. Up to 100% LTV. Terms and Conditions may apply. Rates & Terms are subject to eligibility and may change without notice. Rates valid from 7/1/20-9/30/20.



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



Our new City Line Branch is on schedule to open in August!

Please be on the lookout for the official grand opening date to be announced soon.

To better serve our members, we're closing our Greenville Branch's doors and moving to a newly renovated, spacious home in Bayonne. The new branch will be conveniently located so our Greenville members won't have to travel far to see us. We're packing the place with perks you've requested like more space, more staff and free convenient parking to help us serve you faster! Even though our location is changing, our dedication to serving Hudson County remains the same.



Get a Back-2-School Loan and you'll earn 1% off your lowest qualifying rate!*

Just because summer's here doesn't mean school's out forever! At Liberty Savings, we're already prepping for back-to-school season. Make sure your upcoming academic year starts off right—especially if you're planning for remote learning. From laptops to textbooks to new software, the costs of education can add up quickly for any student these days. LSFCU Back-2-School Loans come packed with member-friendly special benefits like:

- No pre-payment penalties
- No application fees
- Fast, hassle-free approval process
- Flexible loan amounts of \$500 or more*
- Competitive rates as low as 7.5% APR.*
- Repayment direct through payroll deduction

Call (201) 659-3900, option 4 to speak with a Lending Specialist about your low rate loan.

*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 7/1/20-8/30/20.

MEMBER-ONLY INSURANCE

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, 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/ or a branch Representative for details.



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



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