

# LIBERTY HORIZONS

# HIT REFRESH ON YOUR FUTURE



**WITH TWO NEW WAYS  
TO TAKE CHARGE OF  
YOUR FINANCES**



## **CONSOLIDATE DEBT**

Combine multiple high-interest debt into one monthly payment and earn 2% APR off your lowest qualifying rate\*



## **BALANCE TRANSFER**

Switch to our low-rate Visa Rewards Card and earn one reward point for every dollar you transfer\*

**Let's chart your new course today with Visa rates as low as 6%APR\***

Looking for a fresh start this year? Getting your finances in shape is one of the smartest ways to give yourself lasting peace of mind. That's why our Advisors created the Visa Balance Transfer with Debt Consolidation Bundle, designed to save you money right from the start. If your big picture goals involve achieving milestones like purchasing a home, buying a new car, or earning a degree, maintaining healthy finances are critical for success. Strengthening your financial outlook brings more than just opportunities to save money and improve your credit score. There's a unique pride that comes when you invest in yourself.

So, don't wait to speak with one of our Advisors. We can help you get ahead by combining outstanding debts into one simple loan payment. Right now you'll save you an additional 2% on your lowest qualifying interest rate.\* You'll also have the option to earn extra bonus rewards points by transferring balances on existing credit cards to our Visa Rewards Card. Take the hassle out of managing your finances. Eliminate excess worry over medical bills, small loans, and collections. It's time to stop thinking of financial fitness as a faraway dream. Your fresh start is waiting and our Representatives are standing by ready to help.

**Speak with a Representative, call (201) 659-3900, option 4 or visit [www.LSFCU.org/Consolidate](http://www.LSFCU.org/Consolidate) to get started!**

\*Extra 2% APR discount based upon lowest rate you qualify for when you close on a Consolidation Loan between January 1, 2021 and March 31, 2021. Loan eligibility and rates are determined by LSFCU and are based on the borrower's credit worthiness. 6%APR rates not valid on Visa Rewards Credit Cards. Terms, Conditions and Rates are subject to change without notice.

## MESSAGE FROM THE PRESIDENT

My Fellow Members,

Every new year brings a newfound sense of positivity and optimism. That sentiment could not be more true than it is today. Looking back at how our community rallied together over the past twelve months proves that we can truly overcome any challenge! With this strong sense of unity as our foundation, there is nothing that can stop Hudson County from flourishing throughout all of 2021; starting January 1st.

Our entire team has been forced to dig deep for extra strength recently. I am very sad to report that one of our most dedicated Member Service Representatives, Carolynn Hartmann passed away in November. Carolynn was a very special member of our family. She served the credit union and community for over eleven years. Carolynn will be missed dearly but remembered fondly as a best friend and ambassador.

2021 is more than just another year for our high school seniors. It's when they finally graduate to a new and exciting stage of life. To celebrate this significant milestone, we're bringing back our expanded scholarship program. Like last year, we will award one student from every high school in Hudson County a \$500 scholarship. Whether it's a trade school, a junior college, or a four-year university degree, secondary education is a crucial stepping stone for young adults. Everyone at Liberty Savings is excited to help these students with the support they deserve.

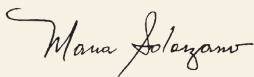
This is the perfect time of year to evaluate what comes next. Financial health is a critical aspect of achieving almost every long-term goal. If you're looking to get your finances in shape, our team is ready to help. Be sure to speak with an Advisor about the best way to consolidate any debt you have. Our goal is to save you money and simplify your life. We can also help with credit card balances by upgrading you to our Visa Rewards Card. When you transfer your existing balance, you'll earn one reward point for every dollar transferred. All of this can make achieving your financial fitness goals a real walk in the park!

Like Hudson County's high school seniors, we also have plans to graduate—to a new online and mobile banking experience! Details will be announced soon, but I can tell you that you'll be able to do much more than check balances and transfer funds. Get ready to have the power to deposit checks, pay bills, apply for loans, and even check your credit score when it fits with your schedule, anywhere and anytime.

A new calendar year should also serve as a reminder to start gearing up for tax season. Please be sure to see the details about our partnership with TurboTax on the back cover. TurboTax can help you file with confidence and get the maximum refund to which you are entitled.

I'd like to wish you, and all of our valued members a New Year filled with promise, hope and prosperity. Whatever your goals for 2021 involve, know that you have a team of advisors and family of friends right here by your side cheering you on.

Sincerely,



Maria Solorzano  
President/CEO

## Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Martin Luther King, Jr. Day: Monday, January 18th
- Presidents' Day: Monday, February 15th
- Good Friday: Friday, April 2nd
- Memorial Day: Monday, May 31st



## Carolynn Hartmann will be sincerely missed by our entire staff and members

It is with heavy hearts that we report the passing of our beloved Carolynn Hartmann in November. Carolynn had been part of our family since 2009 and most recently served as a Member Service Representative in the City Line Branch. She was known far beyond just our staff. Having served as a Member Service Representative and Teller in

all three branches throughout her eleven years with the credit union, many members and citizens of the community knew her like family. Carolynn always had a positive spirit and brightened up everyone's day. Carolynn will be truly missed by the entire Liberty Savings family.



## Get ready for an upgraded online banking experience

You deserve an upgrade, and we're here to make it happen! At Liberty Savings, our team has been hard at work building a better way for members like you to bank online. Our new digital platform will offer a seamless, user-friendly experience consistent across desktop, mobile, and tablet interfaces. Developed by FiServ, a trusted leader in the world of digital banking, this platform will have the

robust security features you need and the convenience you crave. As long as you have access to a smartphone, tablet, or computer, you can deposit checks, check your credit score, pay a bill, and so much more. Development is still in the works. We will announce the official launch date soon, so keep your eyes peeled for more updates!



## Calling all High School Seniors of Hudson County: our expanded scholarship program is open for applications

Like last year, we will award one student from every high school in Hudson County a \$500 scholarship. As a credit union founded by Jersey City educators, academic advocacy is in our DNA. Scholarships are a direct way we help equal the playing field for young adults about to make a huge transition in their lives. When students enter the world of higher education, they shouldn't have the stresses of financial

insecurity on their shoulders. We're proud to provide a cushion that helps lessen the impact of rising tuition fees and improves access to higher education for students of all socioeconomic backgrounds. When students rise, communities rise with them.

To submit your entry, visit [www.LSFCU.org/Scholarships](http://www.LSFCU.org/Scholarships) and download the application. Please be sure to answer all of the questions and drop your application with transcript off at any branch by 3/31/21. Transcripts must be original and submitted in a sealed envelope. All applicants must be Liberty Savings Members continuing their education to a 4-year college, community college or technical school. If you have questions, please contact Jim Miller, Jr. at (201) 659-3900 Ext. 7038 or [jmiller@lsfcu.org](mailto:jmiller@lsfcu.org).

## In the market for a new home or need to refinance? It's the perfect time to take advantage of record-low rates

Mortgage rates are at an all-time low, but this national trend won't last forever. Hudson County is a hot real estate market that will likely see an uptick in listings in the coming months. Establishing a budget and getting pre-approved today will be a huge time saver while you search for a new place.

Purchasing a home is one of life's greatest milestones. If you're looking to buy your first house, need a new space to match your changing lifestyle or make renovations to your existing home, our Advisors can help. With LSFCU competitive rates, flexible terms, and customizable payment options you control your road to home ownership. With our team in your corner, accessing low rates is easier than ever!

If you're ready to take the first step towards owning a new home, making a smart money move to renovate or explore potential cost-saving refinancing options, we're here to talk. Visit [www.LSFCU.org/Mortgage](http://www.LSFCU.org/Mortgage) to find out more or call our Member First Lending Department at (866) 431-2424.



## Free First Time Home Buyer Seminars are back!

Join virtually on either Saturday, 2/13 at 12PM or Thursday, 2/25 at 7PM.

Are you currently in the market for a new home, or know at some point you'd like to purchase a home? Find out how to prepare, what you need to get started and what type of mortgage is best for your situation. Get the tips you need to know to get your credit in top shape to purchase your dream home.

We'll be announcing details on Facebook and please check in at [www.LSFCU.org/Classes](http://www.LSFCU.org/Classes) for updates.

### BE SURE TO GET PRE-QUALIFIED FOR YOUR MORTGAGE TODAY!

For more details, to register or be pre-qualified for a mortgage, please contact Cecilia Tehume (NMLS #286462) at (201) 420-9465 or email [cecilia@1stconstitution.com](mailto:cecilia@1stconstitution.com). You must register to attend.

## We're rolling out the red carpet with our new Member Loyalty Rewards Program



You asked and we listened! Our new and improved Member Loyalty Rewards Program is here to help you save big right off the bat. With this latest update, we wanted to create more than a list of incentives. We designed a system of benefits that show our members how much we appreciate their continued trust in our financial expertise. Each tier—Bronze, Silver, Gold, and Platinum—builds on the benefits of the one before it. Starting off, the Bronze Level with no minimum balance requirement guarantees members a free Visa Debit Card and free overdraft transfers. From there, the benefits only get bigger! Extra perks like free personal checks, bonus dividends on checking account balances, and even free domestic wire transfers are added to your Member Loyalty Rewards as your account value increases. The greater your total account value, the more services you unlock. Plus, if one account holder in your household qualifies for a tier, the entire household will also be eligible to receive all of the same great benefits.

Get the details and eligibility requirements at [www.LSFCU.org/LoyaltyRewards](http://www.LSFCU.org/LoyaltyRewards).



## Going Green: Here's how eStatements make a big difference

Did you know we could save over 1,056,000 pieces of paper each year if all of our members switched to digital account statements? That would stop 42,240 lbs. of CO2 from entering the atmosphere! We're encouraging every member to join us in going green by enrolling in eStatements. It's the secure alternative to snail mail that keeps the planet—and your desk—clutter-free! Although our Gold and Platinum Loyalty Members have the option to receive paper statements free of charge, eStatements are still a smart, simple way for everyone to reduce waste. **Making the switch to go green only takes a few minutes. Visit [www.LSFCU.org/GoGreen](http://www.LSFCU.org/GoGreen) today!**



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

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EVERY DAY**



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rewards

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**Did you know all  
Liberty Savings  
Members qualify  
for free Private  
Passenger  
Insurance?**



Don't miss out. 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 Family Security Plan, speak with a Representative or call direct at (855) 538-1594.

**The Family Security Plan®**  
Tomorrow's Protection Today

\*Terms & Conditions subject to change at any time without notice. See policy at [www.familysecurityplan.com](http://www.familysecurityplan.com) or a branch Representative for details.



## Treat Yourself to your Maximum Refund and special savings when you use TurboTax!

Liberty Savings works with TurboTax to provide special savings for our valued members. Get up to \$15 off TurboTax federal products.

- **File with confidence.** TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. With TurboTax, you'll get your biggest possible refund.
- **Help if you need it.** It's easy to get support along the way — from answers online anytime, to unlimited advice and a final review of your return from a TurboTax Live CPA.
- **Right for your unique tax situation.** Simple filer? Homeowner? Investor? Freelancer or side-gigger? TurboTax has a solution for you.
- **Done right, guaranteed.** TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Visit [www.LSFCU.org/TurboTax](http://www.LSFCU.org/TurboTax) to find out more and save!



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**Liberty Savings**  
FEDERAL CREDIT UNION  
*Helping You Achieve Your American Dream*



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