

LIBERTY HORIZONS



MORTGAGES: MADE SIMPLE

Mortgage rates are at historic lows across the country.

We can help you take advantage of New Jersey's hottest real estate market!

Credit unions are this year's go-to destination for financial help—and for good reason. People are seeking smarter ways to save with an institution they can trust. At Liberty Savings, we're proud to be at the forefront of this movement with our latest home buying products. Hudson County's real estate market is booming, which gives members like you more options when shopping for your ideal home. Whether you're thinking about buying your first home, moving, or need to refinance, make sure opportunity doesn't pass you by! Our competitive rates, flexible terms, and customizable payment options are designed to put you in control.

Home ownership is one of the smartest ways to strengthen your financial outlook for decades to come, and we're here to help. Investing in a place of your own can boost your credit score, strengthen your borrowing power, and even serve as a nest egg for retirement. If you're new to the home buying process, make sure you start off on the right foot. Getting pre-approved is a great first step. It lets you know your exact budget and shows sellers that you're serious about purchasing. Make sure to talk to our loan advisors for more guidance on buying in Hudson County. In a market as hot as this, every advantage counts!

Ready to take the first step towards getting a new mortgage or refinancing an existing one? Stop by the branch and speak with a Representative, call (201) 659-3900, option 4 or visit www.LSFCU.org/JustKnock to get started!

MESSAGE FROM THE PRESIDENT

My Fellow Members,

The sun is out and spirits are high! It's incredible to see how far Hudson County has come in a year. With vaccine rates on the rise and fewer social restrictions in place, it looks like our community has quite the spring and summer to look forward to.

The future looks bright not only for the world as a whole but also for Liberty Savings members. In April, we proudly launched the all-new LibertyLink app and online portal to make banking work for your schedule, not the other way around. Easily accessible via phone, desktop, and tablet, this platform is full of helpful tools that give you the power to build a stronger financial future from anywhere, and even on the go. Splitting the bill while out on the town with friends is easy with instant and secure P2P payment features. Plus, LibertyLink monitors your credit score in real time and offers helpful tips on how to improve your financial habits for long-term success. On-the-go financial planning has never been easier!

With more opportunities to see friends and family coming soon, don't forget to keep an eye out for deals exclusively available with a Liberty Savings Platinum Rewards Visa. Low rates combined with points on every online and in-store purchase add up to big savings wherever you go. With no-fee balance transfers, it's easy to see why so many members are ditching the extra plastic for a card that offers more advantages to keeping their finances simple.

Warmer weather also marks the start of sale spikes in the real estate market. Hudson County is one of the hottest spots to live in the country. Recently, analysts ranked Jersey City as the fifth most expensive place to rent an apartment in the U.S. That means our county's largest city outranks several areas with booming populations including Chicago, San Diego, and Miami. If you're looking to break free from the renting lifestyle, you are not alone. When securing a mortgage, knowledge is the most valuable tool to help you make the best choice for your budget and long-term goals. The good news is you don't have to go into this process blind. Liberty Savings has advisors ready to help anyone new to the world of Hudson County real estate. There's no such thing as a one-size-fits-all mortgage, and we can help you choose the best option for your budget, timeline, and individual needs.

Although the future is full of opportunities, it's important to remember that this progress doesn't happen in a vacuum. Our support for *Saint Peter's University Hearts & Minds* program feels particularly relevant this year. This scholarship fund has helped countless students over the years, and we look forward to continuing our tradition of being there for those who need it most. Every year, members like you make this type of support possible.

Here's to brighter days, both literal and figurative. Hudson County is on the move, and I can't wait to see how much we grow together!

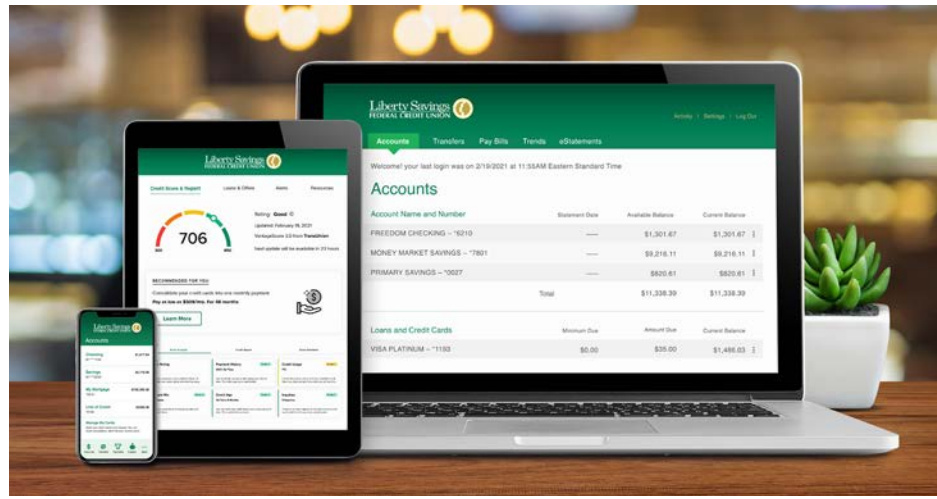
Sincerely,

Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Good Friday: Friday, April 2nd
- Memorial Day: Monday, May 31st
- Independence Day: Monday, July 5th
- Labor Day: Monday, September 6th

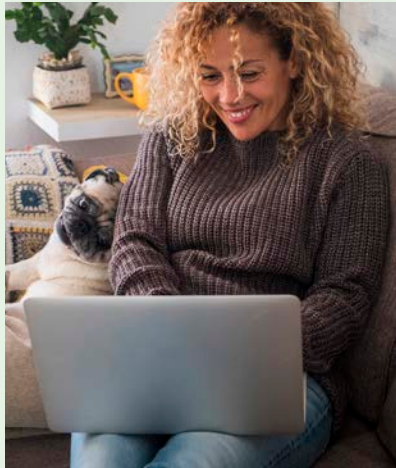


Have you checked out the all-new LibertyLink? Access financial insights and helpful tools 24/7.

The next revolution in managing finances is here. LibertyLink's upgraded capabilities go far beyond the standard banking app. With free credit score reports, intuitive budgeting tools, and pre-approved consolidation offers all at your fingertips, LibertyLink streamlines your path to a stronger financial future. On top of these features, LibertyLink also gives you peace of mind with secure external transfers to and from your Liberty Savings accounts. It's like having access to a personal financial advisor and ATM 24/7! Interested? Take a tour of LibertyLink yourself to explore all of the benefits this platform has to offer! Signing up is easy, fast, and secure. Check out www.LSFCU.org/OnlineUpgrade to learn more.

The all-new LibertyLink comes packed with the latest in online banking technology. Take advantage of features like:

- Remote Check Deposit
- External Transfers
- Intuitive Budgeting Tools
- Free Credit Score Reports
- Digital Loan & Visa Payments
- Much, much more!



Coming soon: A fully automated online loan application process and more with Originate.

Ever wish you could apply for a loan on your own schedule without stopping by the branch? Our newest upgrade coming later this year is designed with you in mind. With Originate, you'll have the power to apply for a new loan or refinance an existing one all from anywhere through a user-friendly interface that works seamlessly across all standard desktop, mobile and

tablet devices. This platform even allows members to open checking accounts, savings accounts, and Certificates of Deposit. Quick, secure, and simple, Originate takes the stress out of any application process. All you need is a connection to the internet.

Need to pause while filling out important information? No problem! Unlike many digital application platforms, Originate has built-in omnichannel capabilities. This means you can start or finish an application on whatever device you choose without having to re-enter data after authentication. Forget the hassle of starting a form from scratch. Originate offers security and convenience without compromise.

Have a friend, family member, or neighbor interested in joining Liberty Savings?

Originate will be able to help them, too! Anyone in Hudson County will soon have the power to apply for a membership via desktop, mobile, or tablet. Stay tuned for more information on everything Originate has to offer!

Shake off your cabin fever with a Liberty Savings Visa!

With more shops, restaurants, and vacation spots reopening every day, now is the perfect time to think about your budget in the coming months. Ditch the high-rate credit cards and start saving big with a Liberty Savings Platinum Rewards Visa. With an APR that is up to 10% lower than the average credit card, a Liberty Savings Visa is your best choice for long-term and instant savings.

A Liberty Savings Platinum Rewards Visa offers much more than just great rates. Use it when you're swiping at the pump and on the boardwalk. On top of earning premium points on every purchase you make, you get added peace of mind with zero fraud liability, worldwide acceptance and instant cash access.

Give your wallet the spring clean up it deserves when you switch. We make consolidation easy with no-fee balance transfers. With one low monthly payment, simplifying your finances is easier than ever!

Why wait to start planning for warmer weather? Apply for a new Liberty Savings Visa in person or by calling (201) 659-3900 Ext. 4. You can download your application at www.LSFCU.org/VisaForm to save time when you visit the branch.



Credit Scores: The key to securing a stronger financial future.

From securing lower mortgage rates to applying for short-term loans, credit scores have a direct impact on payment flexibility options, interest, and the overall likelihood of approval. If your credit score is inhibiting, instead of enhancing your financial goals, we have good news: credit scores aren't set in stone. Small changes can make a big difference!



Improving your financial health is a lot like improving your physical health—consistency is key. Little things like setting reminders on your phone to pay bills on time and choosing to make small payments throughout the month instead of one big sum at the end can help. Regularly taking note of your credit score can also let you see how your choices impact your overall financial health. Implementing these tips is now even simpler with the new LibertyLink app. In a few clicks, you can make payments, set budgeting goals, and even check your credit score right from your phone.

Keep your wallet happy on vacation.



With more opportunities to travel now available, going on vacation is a great way to hit the reset button. But, getting some much-needed rest and relaxation doesn't mean you have to break the bank. This is

the perfect time to set your budget and start strategizing. Shopping ahead of time for bargains on airfare can make a big difference. Assessing what's a true priority also keeps things in perspective. If you're all about fine dining, consider scaling back on tickets to tourist attractions. Or, if you love theme parks, think about ordering in for dinner. As always, make sure to let us know where and when you'll be traveling so we can keep an eye out for fraudulent charges. With a little planning, you can have a truly stress-free vacation!



Rev up savings with a 2.99%APR auto loan.*

If the open road is calling your name, answer back. Our supercharged auto loans are here to help you put the pedal to the metal. With low rates, fast approval, and flexible payment options, we give you the power to save big without the wait.

Whether you're looking to buy a new set of wheels or refinance your current ones, our Representatives are ready to help you unlock the best deal for your budget. Why compromise? You deserve an auto loan built to prioritize what matters most. Adventure awaits—make sure to take advantage of these member-only auto loan rates.

Visit www.LSFCU.org/AutoLoan or call (201) 659-3900, Ext. 4 to get started today!

*Rates valid through 6/30/21. Rate subject to floor of 2.99%. All loan eligibility, financing terms and rates are determined by LSFCU and are based upon the borrower's credit worthiness. Rates and terms subject to change without notice.



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

Less guessing and more giving. Show you care with a Visa Gift Card!

Did you know there's a gift guaranteed to make everyone smile? It's the gift that always fits: a Liberty Savings Visa Gift Card. A Visa Gift Card is the best way to show you care for any occasion. They can be used wherever Visa is accepted. Plus, you're putting contact-free purchasing power right in the recipient's hands. Safer than cash and easy to carry, this fun addition to any wallet is the perfect gift. Cards are available for purchase at Liberty Savings branches in any amount ranging from \$10-\$1000.



Celebrate National Credit Union Youth Month with The Beary Club this April

Did you know children start developing lifelong financial habits as early as five years old? Teaching our youth about money is more than a lesson in dollars and cents. It helps them build confidence, sharpen their critical thinking skills, and gain a sense of independence.

April is National Credit Union Youth Month. It's the perfect time of year to start teaching children about the benefits of saving and budgeting. This year's Jurassic-sized theme is "Be A Credit Union Saver And Your Savings Will Never Go Extinct." For kids, that's an easy way to remember that if you have smart saving habits, you'll always have a rainy day fund. At Liberty Savings, kids can always join the Beary Club; a program designed to make saving fun with engaging activities and giveaways. Beary Club members are also automatically entered into a \$500 Certificate of Deposit raffle every month. Why wait to give your child the perfect tools for success? Make sure they start learning today!

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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Helping You Achieve Your American Dream

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