

LIBERTY HORIZONS

WE'VE GOT MONEY WITH YOUR NAME ON IT



Our rates on Personal Loans, New & Used Auto Loans, Home Loans, Mortgages & Refinancing and Back-2-School Loans are turning heads all over Hudson County. Everything you need is all in one place: right here. Keep your finances simple while keeping more money in your pocket. Do you have loans or credit cards with other financial institutions? Talk to us about potentially saving money by refinancing through our personalized rates and terms.

Get more of what you need at www.LSFCU.org/Lending
Call (201) 659-3900, Ext. 4 to speak with an Advisor about options.

Your plastic is going digital in August. New Visa Credit Card features coming soon.

Starting this August, get ready for contactless payments, Digital Wallet compatibility, and card control features available exclusively on the LibertyLink app. With these totally free upgrades, you also be able to take advantage of the same great rates, points on every purchase, zero fraud liability, and all of the other benefits our members have come to love. With worldwide acceptance, a Liberty Savings Visa Credit Card lets you make smarter spending choices wherever the day takes you. Keep your eyes peeled for more info, including the official launch date of these game-changing features!



MESSAGE FROM THE PRESIDENT

My Fellow Members,

Summer is here, and Hudson County is ready to soak up the sun! Whether you're relaxing on your front porch, hanging out with friends and family at Liberty State Park, or traveling somewhere new, you'll notice that there's a fresh buzz in the air. Let's make this summer one for the history books!

Now that warmer weather and longer days are here, don't be surprised if you find yourself wanting to get out and explore. All across Hudson County, people are discovering new shops, restaurants, and even vacation hideaways to call their own. With all of these opportunities for new adventure, it's no wonder why people have been flocking to the all-new LibertyLink app. It makes sense to go digital—wherever and whenever you're on the go. We're thrilled to see members taking full advantage of everything our new mobile app has to offer. Starting in July, LibertyLink users will have access to Zelle®, the nation's top service for secure P2P payments. Instead of waiting in line at the ATM, this free program lets you send and request money from friends and family in a matter of minutes. Splitting the bill at a hot new restaurant, or wherever you shop or spend, is about to get a lot easier on your terms. Find out more at: www.LSFCU.org/Zelle

Going digital also has its benefits when traveling. LibertyLink makes it easy to track purchases and stick to a budget no matter where you go. As always, be sure to give our Advisors a head's up before you travel so we can also keep an eye out for any suspicious charges.

Whether or not your plans this summer involve travel, make sure you know about all of your financial options. We have lending products designed to help you achieve whatever goal you're looking to cross off your list. Our rates on Personal Loans, Auto Loans, Home Equity Loans, Mortgages and Refinancing are designed to keep more money in your pocket. So, go ahead and tour that dream home or search for that flight to paradise! Our Advisors can help you design the ideal lending solution that adds value to your life instead of extra stress—all with money-saving, credit union payment terms and rates.

Since Liberty Savings is an institution founded by teachers, education is always on our mind—even in the summer. Our Back-2-School loans are officially in session and offering members discounts on their lowest qualifying rate. Educational expenses are coming up sooner than you think, so make sure to take advantage!

Here's to more time with friends, more adventure, and more fun. Whatever you're planning on doing to make this summer great, make sure to stay safe, stay hydrated, and remember that sunblock!

Sincerely,



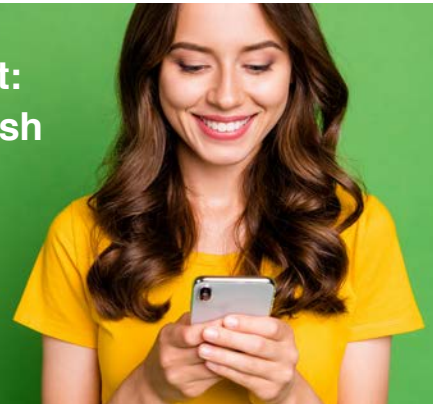
Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Independence Day: Monday, July 2th
- Labor Day: Monday, September 6th
- Columbus Day: Monday, October 11th
- Veterans Day: Thursday, November 11th

**Free Member Benefit:
Send and receive cash
instantly with Zelle®**



Starting in July, Liberty Savings members will be able to send, request, and receive money instantly through Zelle® on the LibertyLink app. Known as the top person-to-person (P2P) payment system for digital banking, Zelle® makes going cashless even easier. This new free service sends money from your account directly to a person you trust, even if they aren't a member of Liberty Savings. Make sure to check out www.LSFCU.org/Zelle to learn about everything this new feature has to offer!

Zelle® is the easy way to send, request, and receive money no matter where you are:

- Free to use with exceptional security
- Split up small transfers fast
- Payments available in minutes
- Accessible via the LibertyLink app
- Connected to hundreds of banks and credit unions across the nation

**Fall in love with a
new set of wheels.
Drive away with a
loan rate as low as**

**1.99%
APR***

Speak with a Representative today



*Auto loan rates and eligibility determined by LSFCU and are based upon the borrower's credit worthiness. Rates & Terms are subject to eligibility and may change without notice. Terms & Conditions may apply. Rates valid from 7/1/21-9/30/21.



Are you missing out on valuable Member Loyalty Rewards?

With our Member Loyalty Rewards, we're saying thank you to those who take advantage of everything we have to offer with better rates, fewer fees, and exclusive benefits. Qualifying is easy. If you have been a member of Liberty Savings for at least a year, you might already be eligible to join.

Depending on your account value, you qualify for different perks including zero overdraft transfers, free cashier checks, and more. You can even earn up to a 0.25%

share certificate increase and a 0.25% bonus dividend on checking account balances. Once one member of your household qualifies for Member Loyalty Rewards, the entire household can receive the same benefits. That's a big deal! Learn more today at www.LSFCU.org/LoyaltyRewards

No matter what level you qualify for, we're encouraging all members to go green by going digital. When you choose to get your banking statements online, you avoid paper statement fees and reduce our overall carbon footprint. Let's make Hudson County greener together! Find out more about going green: www.LSFCU.org/GoGreen

Credit Unions: America's go-to resource for the best Personal Loan options. Rates as low as 7.00%APR* now available!

Did you know top financial publications cite credit unions as a great resource for personal loans? From unbeatable rates to all-around flexibility, there are plenty of reasons why institutions like Liberty Savings are the ideal solution for smarter borrowing.

According to analysts at Forbes, credit unions are required to cap their APRs for personal loans at 18%, while other institutions do not. Some online lenders even have rates as high as 36%! Credit unions often offer rates much lower than their standard maximum percentage, which means members can save even more.

Credit unions also have added flexibility when it comes to what applications they accept. Instead of approving a loan strictly based on a person's credit score, credit unions typically take a more holistic approach. By reviewing an applicant's entire financial situation, credit unions have become a go-to resource for people who do not fit rigid standards put in place by other lending institutions. Credit union loans also rarely run the risk of surprising hidden fees or terms that are impossible to meet.

It's even possible for a loan to boost your credit score under the right circumstances. If you're looking for extra funds, make sure to carefully consider options with us. Just like people, no two loans are exactly alike!



*Loan rates and eligibility determined by LSFUCU and are based upon the borrower's credit worthiness. Rates & Terms are subject to eligibility and may change without notice. Terms & Conditions may apply. Rates valid from 7/1/21-9/30/21.



Mortgages: Fact vs. Fiction

Buying or renting—it's a decision countless Liberty Savings members have weighed over the years. Is one better than the other? The answer depends on your needs.

If you're looking to make a long-term investment, buying a home can be a smart choice. According to data gathered by Zillow, Hudson County's average home value has increased 5.96% over the past year. That beats out the previous year by 3.51%! When comparing the high costs of rent to the investment opportunities available in the area, many are considering a transition to home ownership. Whether it's a home for a first time homebuyer,

or a move forward on a new purchase, the entire shopping and buying process can seem overwhelming. We believe your best partner should be there for you every step of the way.

There are also a lot of myths surrounding the renting vs. mortgage debate, and our Advisors are experts in recognizing fact from fiction. For instance, you don't need to have a nest egg worth tens of thousands of dollars to buy a home, and you certainly don't have to go with a large lending institution to get a great rate. As long as you do your research and have the right financial guidance, it's easier than ever to make the right choice between renting or buying.

Making smart investments: Home values are soaring in Hudson County.



Average Hudson County home value increase:

2.45%
May 2019-2020

5.96%
April 2020-2021

Source: Zillow www.zillow.com/hudson-county-nj/home-values/



Home Equity Loans that are right on the money. 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*

Don't just hope for your dreams to come true, make them happen with a low-rate Home Equity Loan. Whether you're looking to pay off student loans, give your home a makeover, or satisfy your wanderlust with a dream vacation, you can use a Home Equity Loan to tap into as much or as little money as you need. Like a line of credit, it offers flexible payment options and is always easy to access!

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

*Home Equity Loans rates and eligibility determined by LSFUCU 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 7/1/21-9/30/21.



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



Liberty Savings supports public school teachers for 33rd consecutive year

A Google Innovator, FIRST LEGO League Coach, and now a Hudson County Teacher of the Year—that's Alicia Vilas. As an educator at Jersey City PS #20, she weaves her passion for learning into every lesson and extracurricular activity she curates. We're proud to continue our tradition of honoring teachers like her with a \$1,000 grant!

Pictured from left to right: Mark Rowan, President of the Jersey City Kiwanis Club and Liberty Savings Supervisory Committee Member; Alicia Vilas, JCPSS 2020-21 Teacher of the Year; and Maria Solorzano, Liberty Savings Federal Credit Union, President/CEO and Past President of JC Kiwanis Club.



Students take note: Earn 1% off your lowest qualifying rate on a Back-2-School Loan!*

The first day of the new school year is closer than you think! At Liberty Savings, we're helping student-members prep for first period and beyond with great ways to save. Education costs can add up quickly for any student these days, and our team believes that financial stress shouldn't hinder academic success. That's why our Back-2-School loans are designed to make it easy to get everything students need to excel:

- 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 7/1/21-9/30/21.



ENJOY EXCLUSIVE SAVINGS EVERY DAY

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



Start saving today at LoveMyCreditUnion.org

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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