

LIBERTY HORIZONS

★

TREAT YOURSELF TO 4.99% APR* VISA SAVINGS



Keep your holiday season merry and bright with a Liberty Savings Visa® Credit Card. It's the ultimate ticket to smarter holiday shopping and savings! Now is the time to take advantage of a special 4.99% APR* on all purchases and transfers through the year's end until the purchases are paid off. No surprises, no stress. Just incredible savings no matter where you shop. Swipe with confidence when you use a card that offers zero fraud liability, universal acceptance, instant cash access and more. Earn valuable rewards points anywhere you shop with our Platinum Rewards Visa.® Why wait for one Friday in November to score a great deal? With a Liberty Savings Visa,® every day is worth celebrating! Already taking advantage of a Liberty Savings Visa® but need a little holiday boost? Check out the details our 2% off lowest qualifying rate holiday loans inside.

Be on the lookout. New debit cards are on the way!

Please be aware that new debit cards will be arriving in early October. New cards will be ready to use on 10/6/21. Please call 1-800-992-3808 to set up your PIN and activate your card. Please be aware that if you do not have a checking account your new card will not work and your old card will be deactivated on 10/5/21. To open a checking account, stop by a branch or contact our Member Services team at (201) 659-3900 Ext. 6 for assistance.



MESSAGE FROM THE PRESIDENT

My Fellow Members,

It's hard to believe another year is about to come to an end. So much has happened in Hudson County in such a short amount of time. Before we know it, we'll be ringing in the first day of 2022 together!

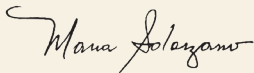
Over the course of this year, Liberty Savings has seen some incredible changes. From membership growth to launching a totally revamped LibertyLink, we have so much to be proud of. For us, there is no better way to celebrate our 70th anniversary than by continuing to improve how we serve our members, their families, and the surrounding community.

The holidays are all about coming together to celebrate the best in all of us. More often than not, this also means added expenses. From travel to gift swaps to everything in between, little costs here and there can make a big impact on anyone's finances. From now through the end of the year, we're offering special rates on every purchase made with a Liberty Savings Visa® as well as new low rates on Holiday Loans. There's so much more to saving money than searching for Black Friday deals and Cyber Monday flash sales. Whether you're fueling up your tank or picking the perfect stocking stuffer, every purchase is an opportunity to shop smarter. With extra ways to save this season, we're making it easier than ever to keep track of your wallet while celebrating the here and now with your loved ones.

This year, Hudson County has seen incredible growth in every sense of the word. With so much to do and so much to see, it's no wonder why our corner of the world continues to be one of the hottest real estate spots around. If you're thinking about home ownership or looking to refinance, our team is here to help. Getting guidance from a trusted, locally-minded resource is key to making sense of this market. Besides offering low rates on mortgages, our loan advisors can provide thoughtful insights into how you can achieve your home ownership goals faster.

During this season of new beginnings and time-honored traditions, I want to encourage everyone to take a step back and appreciate all that we've been able to accomplish as a community. No matter what the New Year brings us, I have no doubt we have the power to continue growing stronger and brighter every day. Make sure to take this time to reflect, relax, and make the most of every moment. Happy holidays, everyone!

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Columbus Day: Monday, October 11th
- Veterans Day: Thursday, November 11th
- Thanksgiving Day: Thursday, November 25th
- Christmas Eve: Friday, December 24th
- Christmas Day: Saturday, December 25th
- New Year's Eve: Friday, December 31st
- New Year's Day (2022): Saturday, January 1st



New benefit alert: uChoose Rewards are waiting to be earned and redeemed by all Platinum Rewards Visa® cardholders. Use points for groceries, gift cards, travel and more. For a limited time, Platinum Rewards cardholders earn 1.5 points on every qualifying purchase!

How do I earn points? You earn points simply by making qualifying purchases using your Liberty Savings Platinum Rewards Visa® Credit Card. You can earn even more points when you shop at the participating retailers featured on the uChoose Rewards site. For online purchases, be sure to click the "Show Now" button corresponding with a particular offer. You will be redirected to the retailer's site and can proceed to shop as usual.

Where can I earn points? You earn points everywhere your card is accepted.

What can I redeem my points for? You can redeem your points for cash back, event tickets, electronics, spa treatments, apparel, airline tickets, activity vouchers, and so much more. Browse the Redeem Points tab of the uChoose Rewards site to see all the options available to you.

Where can I view my point activity? Visit the My Rewards tab to view all the points you've recently earned and redeemed.

How do I get started? Find out more and sign up today at www.UChooseRewards.com

Don't have a Platinum Rewards Visa® Credit Card but want to get in on the rewards? Find out more and start the sign up process at www.LSFCU.org/visa



Liberty Savings FCU awards Teacher of the Year, Tiffany Kane, \$1000 grant for her outstanding service.

"It goes without saying that the 2020-2021 school year was unlike any other.

Our teachers remain some of our most steadfast heroes. Teachers like Tiffany Kane are helping our entire community move beyond the pandemic. They deserve our greatest respect and gratitude," says Maria Solorzano, President/CEO of Liberty Savings FCU.

From the nominating committee, Deputy Superintendent Norma Fernandez states, "Ms. Kane personifies the district's mission of educating for greatness by doing what is best for children, even if it also means helping their family. She demonstrates her philosophy through the actions she takes within the classroom and the community."

"When they called my name, I had a second where I said 'Was that my name? That was me?'" Ms. Kane said. "Kind of took me a minute."

Pictured from left to right at presentation of plaque and \$1000 grant: Liberty Savings FCU Board of Director's Member, Cheryl Noel, Liberty Savings FCU President/CEO, Maria Solorzano, 2021 Jersey City Public School's Teacher of the Year, Tiffany Kane of Cornelia F. Bradford School PS #16, and President of the Jersey City Kiwanis Club, Mark Rowan.

Need a little holiday cash boost? Cover extra expenses and earn 2% off your lowest qualifying loan rate today.*

The holiday season brings us exciting joy and jolly, but it also brings extra expenses for gifts, parties, travel, shipping and more. Our holiday loans are designed to give members a totally stress-free sigh of relief. Take a minute. What would make this holiday season even more memorable? Whatever it is, our holiday loans can make it happen with these convenient benefits:

Budget friendly. Stick to what you want to spend with a set loan amount at low member-only rates plus a 2% discount!*

Repayment is easy. Just set it and forget it with auto payments made directly from your checking account.

Convenient terms. Take up to twelve months to repay the loan.



*Loan rates & 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 10/1/21-12/31/21.



*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 10/1/21-12/31/21.

Reframe your big picture with a Home Equity Loan: 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*

Take control of your dreams with a low-rate Home Equity Loan. From student loans to home makeovers to unforgettable vacations, you can use a Home Equity Loan to tap into as little or as much money as you need. These easy-to-access funds work like a line of credit and can be deposited directly into your account. No checks. No mess. With flexible payment options also available, prioritizing your future has never been easier!

Our 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.

Throughout 2021 we were honored to help support local and global change making organizations. We couldn't have done it without members like you!

One of the most important aspects of our mission is to ensure that our movement reaches beyond the branches to give back and enable organizations like those listed below to advance their critical work. This support would not be possible if it weren't for our strong member base—and we thank you. This support would also not be possible without our truly dedicated staff. Throughout 2021, Liberty Savings Leadership and Staff joined together to support these causes through varied types of donations as well as promoting and wearing heartfelt signs of support with pride.

American Heart Association

For nearly 100 years, AHA has been fighting heart disease and stroke, striving to save and improve lives.

National Breast Cancer Foundation

NBCF provides help and inspires hope for those affected by breast cancer through early detection, education and support services.

Hudson County CASA

Hudson County Court Appointed Special Advocates (CASA) is a non-profit organization committed to advocating for the best interests of abused and neglected children.

Autism Speaks

Autism Speaks is dedicated to creating a world where all people with autism can reach their full potential.

United Cerebral Palsy

UCP's mission is to be the indispensable resource for individuals with cerebral palsy and other disabilities, their families, and their communities.

United Way of Hudson County

The United Way of Hudson County improves lives by mobilizing the caring power of our community to advance the common good.

Pancreatic Cancer Action Network

PanCAN's mission is to take bold action to improve the lives of everyone impacted by pancreatic cancer by advancing scientific research, building community, sharing knowledge, and advocating for patients.

Peace Care NJ

PCNJ is a community of skilled, compassionate caregivers, rooted in Catholic tradition and the values of the Sisters of St. Joseph of Peace. They provide care with dignity for the healing of the whole person.



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



Pay with your Liberty Savings Visa® and you could win a free trip to Super Bowl LVI*

Sound too good to be true? It's not. Whenever you pay with Visa® through October 31st, you'll be automatically entered for a chance to win a once-in-a-lifetime trip to Super Bowl LVI.* The lucky winner will receive two-round trip flight tickets to Los Angeles, CA, two tickets to Super Bowl LVI plus hotel accommodations. Every purchase you make in a store or online counts! Use Visa® for everyday purchases like gas, groceries or your morning coffee. But don't forget to use it for bills, dining and travel. The more you pay with Visa®, the more automatic entries to win you'll receive.

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2021 NFL SWEEPSTAKES. Open to legal residents of the 50 U.S. and DC, 18 or older as of 09/01/21. Void in PR and where prohibited. PIN-based and ATM transactions are not eligible. Ends 10/31/21. For Official Rules, including details on non-purchase entries, go to www.visa.com/NFLUltimateSweepstakesFullRules.



Even the toughest critics know Visa® Gift Cards make the purrfect holiday surprise for anyone, and everyone, on your list!

Shopping for the friend or loved one who already has everything? Out of new ideas? Short on time? The perfect holiday gift is waiting right here at Liberty Savings. Pick up a Liberty Savings Visa® Gift Card for that special someone, or extraordinary everyone on your list, right at the branch. Cards can be used anywhere Visa® is accepted. Plus, they're safer than carrying cash. Cards can be activated and managed online, 24/7 at CUmoney.com. Physical and virtual cards cost only \$2 and are available for purchase at all three Liberty Savings branch locations in any amount ranging from \$10-\$1000. The only problem is, once you give the gift of Visa®, you'll have that much more to live up to next holiday season!



ENJOY EXCLUSIVE SAVINGS EVERY DAY

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



Start saving more today at LoveMyCreditUnion.org

Liberty Savings

FEDERAL CREDIT UNION
Helping You Achieve Your American Dream

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