


LIBERTY HORIZONS



A LIBERTY MORTGAGE: YOUR KEY TO LIVING ON EASY STREET

**Home ownership is the dream. We're here to make it simple.
With the right mortgage, it's easy to find the perfect place to call your own!**

It's true: finding and securing the right mortgage can be easy. At Liberty Savings, we're proud to be at the forefront of making home ownership accessible and simple. Our home buying products give members like you the power to enter into this competitive real estate market with confidence. Whether you're thinking about buying your first home, moving, or need to refinance, make sure you're working with the best team on your side. You don't want to be left guessing about any details on the path to closing. Our competitive rates, flexible terms, and flexible payment options are designed to keep you in control.

Home ownership is one of the smartest ways to strengthen your financial outlook. Investing in a home of your own can boost your credit score, strengthen borrowing power, and even serve as a nest egg for retirement. If you're new to the buying process, make sure you start off on the right foot. Getting pre-approved is the best first step. It lets you know your exact budget and shows sellers that you're serious about purchasing. In a record-setting housing market like this, you don't want to miss out! Start the pre-approval process today by stopping by a branch, visiting us online at www.LSFCU.org/mortgage or call a specialist at (866) 898-1818.



Join us in welcoming Reuther Material to Liberty Savings

Our member community is growing, and we have an exciting new addition to announce! Join us in welcoming our newest Select Employer Group (SEG), Reuther Material, to the Liberty Savings family. Reuther Material has provided building materials to the NJ/NY area for over 90 years. They are a family owned and operated company, and have been giving locals top-tier service since 1927. We are honored to have the employees and families at Reuther Material join us. Everyone at Liberty Savings looks forward to making them feel right at home.

MESSAGE FROM THE PRESIDENT

My Fellow Members,

The New Year has finally arrived and we've already hit the ground running! Twelve months may seem like a long time on paper, but our team isn't wasting a single moment. With all of the new and exciting developments happening in 2022, we cannot wait to keep pushing the envelope with even better member services and enhanced community outreach.

As Hudson County continues to evolve, we are committed to growing alongside it. This means anticipating what our members will need in the future. Last year, we debuted the all-new LibertyLink digital banking app and online portal. With free credit score checks, budgeting tools, and instant P2P payment capabilities, it's no wonder why we've seen record downloads. In the coming months, get prepared to see even more high tech financial services. With all of these tools right at your fingertips, keeping track of what your wallet needs is easier than ever before.

For over seventy years, our commitment to community outreach has been a fundamental aspect of what makes Liberty Savings such a reliable partner in financial well-being. We're proud to take this dedication to the next level with our latest initiative—serving as the official partner of the Saint Peter's University Athletic Program! As an institution founded by Hudson County educators, we believe this opportunity to support local student athletes and their peers is a true honor. Our partnership with Saint Peter's will directly impact the school as it continues to shape the lives of future leaders.

These first few months of 2022 are an exciting time for everyone, especially Hudson County's graduating Seniors and their families. That can only mean one thing—our expanded scholarship program is back and accepting applications. 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 critical milestone for young adults. Financial stress should never get in the way of learning, and we're here to make sure students get the extra support they deserve.

Finally, I cannot believe the time has come when I must bid farewell to my good friend and colleague, Linda Valentin. Since we started working together nearly four decades ago, Linda has always embodied the spirit and future of Liberty Savings. Although Linda will be deeply missed, this is not goodbye. The memories we created together will be with us always. Join me in wishing Linda the very best!

Here's to a New Year, new goals, and new accomplishments! No matter what 2022 holds, our team is ready to help you every step of the way.

Sincerely,

Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Martin Luther King, Jr. Day: Monday, January 17th
- Presidents' Day: Monday, February 21st
- Good Friday: Friday, April 15th
- Memorial Day: Monday, May 30th



Liberty Savings is now the official sponsor of Saint Peter's Athletics

LSFCU is thrilled to sponsor Saint Peter's Athletics as their official credit union in 2022. Saint Peter's is a beloved institution within the local community and has a deep history within Hudson County—just like us! Founded in 1872, the university will be celebrating its 150th anniversary just next year. We are excited to support the Peacock Nation and see two great community-focused organizations come together to advance the cause and continue to keep Hudson County's passion for their favorite athletics teams alive and well. Keep an eye out for our representatives at many Saint Peter's events throughout the new year. Be sure to stop by and say hello when you see us! For more information and game schedules, visit www.SaintPetersPeacocks.com. Let's go Peacocks!

Account statement address change notification

For standard regulation procedure, your next account statement will be issued from our auditors. The return address will be different than normal statements. We have not moved locations. They are verifying member addresses for compliance. E-statement holders will receive the printed copy as well as your normal e-statement. There will be no fee for the paper statement.



Top picture from left: NJ Kiwanis District Governor, Dean Konner; President of the Jersey City Kiwanis Club, Frank Flaherty and Former Jersey City Kiwanis Club President and LSFCU Board Member, Mark Rowan.

Mark Rowan and Frank Flaherty honor Mary Boguszewicz for her many years of dedicated service to the Kiwanis Club of Jersey City.

Liberty Savings FCU sponsors Kiwanis Club of Jersey City 100th Anniversary celebration

Liberty Savings is proud to be an involved sponsor of Jersey City's Kiwanis Club. We are excited for the local chapter as they recently celebrated their 100th anniversary! The organization's mission is to improve the world, one child and one community at a time. "Kiwanis brings so much good to this community. The volunteers have created many opportunities for Jersey City children, inspiring them to be curious, stay safe, and healthy," stated Mark Rowan of the Liberty Savings Board of Directors. Kiwanis is an integral part of advancing our community and we salute them for guiding our future through their programs. We will continue to support the mission and values of organizations such as Kiwanis who graciously give back and support those in need. Our neighbors are best served when people of all ages and different backgrounds work together to share their time and talents. We are excited to see what 2022 will bring for our members and community.

Set big goals for exciting milestones in 2022

Looking to get ahead in 2022? Liberty Savings is here to the help. Perhaps this is the year you want to simplify your finances, start saving more, or maybe you're shopping for a new home. Liberty can help you with all of this and more:

CONSOLIDATE DEBT: Combine multiple high-interest debts, like loans, into one monthly payment. You could save money with low, Liberty Savings rates.*

MAKE A FEE-FREE BALANCE TRANSFER: Transfer credit card balances to a Liberty Visa Card to enjoy simple terms, rewards and rates as low as 6%APR!*

MAKE SAVING MONEY EASY: Set up direct deposit and schedule a dollar amount, small or large, to withhold into an interest bearing savings account.

GET MOVING: Talk to a Member Service Representative about a 2022 strategy to get pre-approved for a mortgage, and you'll be shopping for your new home with confidence while mortgages are still at record low rates.

*Loan eligibility and rates determined by LSFCU and are based on the borrower's credit worthiness. Rates and terms are subject to change without notice.



Back by popular demand: Our \$500 scholarship program is open for applications to every High School Senior in Hudson County. Be sure to get your application in soon.

After the participation rates we saw last year, we are continuing our efforts to unleash students of financial burden. Like last year, we will award one student from every high school in Hudson County a \$500 scholarship. Students interested in furthering their education shouldn't have to deal with the stress of financial insecurity. As a credit union founded by Jersey City educators, academic advocacy is in our DNA. Scholarships are a direct way we can support young adults as they take on such a huge transition in their lives. We're proud to provide a cushion that helps reduce 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 and download the application.

Be sure to answer all questions and drop your application with a transcript off at any branch by April 30th. Transcripts must be original and submitted in a sealed envelope. All applicants must be Liberty Savings members who are continuing their education to a 4-year college, community college or technical school. If you have questions contact Jim Miller at (201) 659-3900 Ext. 7045 or jmillerjr@lsfcu.org.

Tax time is right around the corner on Friday, April 18th. Here are some helpful tips to get ahead:

1 Get organized. Gather important records and paperwork now. Make a game plan to file on your own or with an accountant.

2 Don't be late. If you aren't ready to pay, file an extension. Filing a tax extension is free, easy and automatic. Just submit Form 4868 electronically or on paper by May 15th.

3 Save it! A tax refund is an easy way to start a savings account or contribute to an existing one. It may not be fun, but it's very rewarding to watch it grow.

A fond farewell to our beloved Linda Valentin

Linda Valentin, a cherished pillar of the Liberty Savings family is retiring after 38 years of service and dedication. We're sorry to see such a kind, caring person leave us and she will be missed dearly, but we celebrate her new adventure! We thank Linda for her nearly four decades of service and the incredible work she has done. Linda joined Liberty Savings in December 1983 at the age of 21 as a teller while studying at Hudson County Community College. Linda worked in many different roles during her tenure and currently holds a position in the accounting department. "My favorite memories are all the good times we spent together. Liberty Savings gave me stability, taught me responsibility and commitment. There was never a dull moment. The credit union is like my second family," says Linda.



"I have too many fond memories with Linda to remember. She started working at the credit union shortly after I started. I can't believe we've been together for nearly forty years," recalls Maria Solorzano, President/CEO. "What a devoted, compassionate person she is. This credit union wouldn't be where we are today without her. We wouldn't be the same Liberty Savings."

As Linda says, "Always remember: coming together is a beginning, staying together is progress, and working together is success." We wish Linda all the best on her new journey in the beautiful sunshine state of Florida! Liberty Savings will never be the same without you Linda!

**ENJOY
MEMBER-ONLY
EXCLUSIVE
SAVINGS
EVERY DAY**



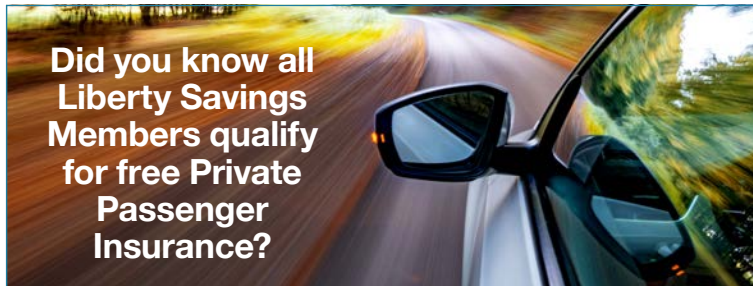
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**Did you know all
Liberty Savings
Members qualify
for free Private
Passenger
Insurance?**



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.

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- **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.
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