


LIBERTY HORIZONS



FUEL YOUR DREAM SET OF WHEELS WITH A LIBERTY AUTO LOAN

Limited time only 2% off your lowest qualifying rate | Rates as low as 2.99%*

Get ready to drive off on your next great adventure with the help of a Liberty Savings auto loan. With competitive rates as low as 2.99%* and up to 100% financing*, our hassle-free loans will put you in the driver's seat of your dream vehicle fast. Terms like these are the reason why more and more people are turning to credit unions for all of their lending needs. Whether your vehicle is brand new or just new-to-you, we make it easy to shop with confidence with great rates and member-friendly terms that fit your lifestyle needs and your budget.

Looking for a better rate on your current set of wheels? Our refinancing options might save you money on your monthly bill.

Check out some of the fabulous features our auto loans include:

- Rates as low as 2.99%*
- Up to 100% Financing (Including Tax and Tags)
- Up to 84 Months Terms
- Trade-in/Resale N.A.D.A. Book Values

Talk to us today about our New & Used Auto Loans and refinancing options. Find out how you might earn 2% off your lowest qualifying rate. Stop by your local branch, visit us online at www.LSFCU.org/AutoLoan or call our dedicated loan department at (201) 659-3900, option 4.



CONGRATULATIONS ON YOUR HISTORIC CHAMPIONSHIP RUN!

To all our Peacocks' peeps out there, it sure was an amazing Final Four ride. We couldn't be more proud to be the official sponsor of the entire Saint Peter's University Athletic Program. Now we're looking forward to equally as exciting runs for all of the Saint Peter's teams. Keep an eye out for our sponsorship news.

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Spring is known as a season of renewal, and it seems particularly true this time around. It isn't just the cherry blossoms blooming in Liberty State Park. From new businesses to expanding communities, there is so much growth happening right around us and throughout all of Hudson County.

Spring is also the perfect time to hit the reset button and give your current finances and goals a little spring cleaning. Whatever you're aiming for, it's important to know exactly where you stand right now. That's why LibertyLink has a free credit score tracker. It does more than calculate your score. It has tips and budgeting tools to help you strengthen your finances the easy way with an eye towards the future.

Spring cleaning is also about keeping things simple. Our Member Rewards Loyalty Program takes this concept to the next level. The greater your financial relationship is with the credit union, the more bonuses you'll receive. It just makes simple sense. By keeping more of your finances in one place, you'll earn increased dividends, pay fewer fees and more. Why deal with the hassle of multiple accounts in different places when you can get more right here? This program is the perfect incentive to refocus your financial goals. Get all of the details on the back cover or visit www.LSFCU.org/LoyaltyRewards for more.

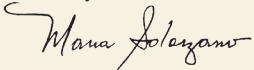
It's no secret that this season started with a major big bang. Who will ever forget how Jersey City's own Saint Peter's University took March Madness by storm! They are officially the first No. 15 Seed to make it to the Elite Eight. Our entire team at Liberty Savings was beyond proud to see this group of athletes showcase their talents on the national level. As the university's official athletics sponsor, we are excited to see how its other teams and coaches will be inspired by this year's March Madness journey.

The connection between Liberty Savings and Saint Peter's University runs deep. For 50 years, we've been the select credit union of its teachers and staff. I am a proud graduate, alongside two of our current board members. I am still very connected to Saint Peter's University as a member of the Board of Regents, and Liberty Savings' Board Chairman serves on the university's Board of Trustees.

We are also continuing to support high school students across Hudson County on their educational journeys. Our scholarship program is wrapping up and there are only a few short weeks left to enter. Visit www.LSFCU.org/Scholarships for information.

Make sure to take some time to enjoy everything this season has to offer. Wherever you find yourself, remember that true, lasting growth happens when communities come together.

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Good Friday: Friday, April 15th
- Memorial Day: Monday, May 30th
- Juneteenth (observed): Monday, June 20th
- Independence Day: Monday, July 4th

Unravel the mystery of credit scores with LibertyLink's free credit checker tool. Access via desktop, mobile or both!

The topic of credit scores is often seen as intimidating or confusing. A recent survey with LendingPoint revealed that 1 in 8 Americans don't know their credit score. Plus, 71% are unaware of a bad score's consequences. Your credit score is a way to build wealth, and it can affect more in your life than you might realize. In addition to qualifying for credit cards, mortgages, and auto loans, it can impact your rates for insurance, cell phone plans, and even career opportunities.

With the LibertyLink app, staying on top of your finances is never a daunting task. Members can enjoy a range of benefits for smarter banking right from their phones, like the free credit checker tool. Track your credit scores in real-time, access financial tools to improve your scores, customize budget planning, and more. Regularly tracking your credit score can also let you see how your choices impact your overall financial health. Don't let a low credit score keep you from building a brighter future. Learn more at www.LSFCU.org/CreditCheck and sign up for LibertyLink to explore all of the latest and greatest features your mobile banking platform has to offer on desktop and mobile.



Calling all Hudson County High School Seniors! Don't forget to submit your application for a \$500 scholarship before April 30th.

Get the details at www.LSFCU.org/Scholarships and download the application. If you have questions contact Jim Miller at (201) 659-3900 Ext. 7045 or jmillerjr@lsfcu.org.



How your Liberty Savings family is raising awareness for heart disease amongst women, autism and other important causes.

Thank you to everyone who showed their support and generosity for the American Heart Association's fight against heart disease in women by participating in Wear Red Day and American Heart Month in February. Raising awareness is the first step towards defeating any illness. Let's all do our part within our community to make a difference. You can help with a donation all year long at www.GoRedForWomen.org

April is World Autism Month, and the Liberty Savings team will be wearing blue to support Autism Speaks. We encourage our members to get involved any way they can, whether that's by donating, spreading the word to friends and family, or by wearing blue with us. Join us and take Autism Speaks' pledge to create a world where all people with autism can reach their full potential by increasing understanding and acceptance. For more information and ways to support the cause, visit www.autismspeaks.org/WAM. Keep an eye out as we support more causes like these in the branches and throughout Hudson County.

Summer is right around the corner. Start your preparation today to get more out of single sunny day.

As travel restrictions ease and a growing number of destinations reopen, many of us are eager to travel beyond our backyards for a summer getaway. If your savings account isn't flush with funds for travel and leisure, booking a trip can become a stressful endeavor. Thankfully with a little planning, your warm weather plans don't have to dip too deeply into your savings. Now is the perfect time to set your budget and create a gameplan.

Lock in lower prices and bargain deals on hotels, airfare, and more by shopping in advance. Plan ahead with a Visa Credit Card, loan, or both. A loan will help you with budgeting and smart spending at low rates. Adding on a Visa can help secure your finances with low rates and exclusive benefits like Insurance Coverage, Worldwide Acceptance, Zero Fraud Liability and No Limit Instant Cash Access. Assessing what's a true priority also keeps things in perspective. If a European adventure isn't really in the cards, consider a shorter trip or somewhere a little closer to home. With thoughtful preparation, you can stress less and enjoy your vacation more this summer!

Talk to us today about the perfect strategy to managing all of your summer finances. Visit any branch or call an advisor at (201) 659-3900, option 4.



All set for this summer but want to get a jump start on 2023? Sign up for the Vacation Club today through the LibertyLink app via desktop or mobile device. Even if you don't save much every week, your extra funds will add up fast. Plus, you can set it and forget it with automated withdrawals.



Thought about a new home recently? Talk with us. Mortgage rates may never be this low again!

With rates still hovering near all-time lows, there's never been a better time to grab hold of your dream of home ownership and make it a reality. If you're shopping for your first home, we can help take the mystery out of how to get started today, or set up a plan for the future. We partner with our members to navigate the entire buying process. When entering into contract, you need the best lending partner that's going to come through at closing; not just with a pre-approval. If you already own a home, we might be able to keep more of your hard-earned money in your pocket with our flexible refinancing options.



Top tips for managing post-COVID finances.

More and more it looks like our world has finally returned to normal. It's important to hold on to the financial lessons learned during the pandemic. Here are three top-tips for mindful management of your finances post-COVID:

1.) Create a Budget. Your spending habits surely changed during the pandemic, and they're likely changing again as the world reopens. Think about what post-pandemic life looks like, including expenses such as commuting, gas prices, childcare, dining out, and other activities that may have been on hold. Create a budget that accommodates your needs ahead of your wants. Keep in mind any big-ticket expenses you might have down the road like a family vacation. Make sure they fit into your budget, too. Liberty Savings loans are the perfect tool to consider for any large purchase.

2.) Pay Down Debt. Are you working from home and saving money on the commute? Use those extra funds to pay down debt as a priority as life returns to normal.

3.) Save For Uncertainty. The pandemic has shown us how crucial it is to save for the unexpected as much as possible for a better peace of mind. An emergency savings fund should be a part of any financial plan, both now and in the future.

While it might be tempting to overindulge to make up for lost time, be smart and avoid reckless spending. Mindful management will reduce stress and keep your financial health on track.



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

Have you heard? Everyone wins big with our Member Loyalty Rewards Program.

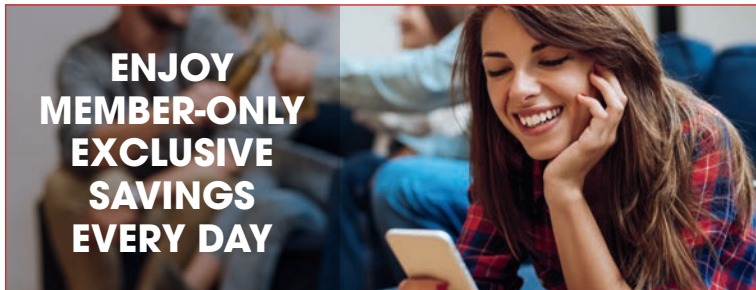
Be rewarded with fewer fees, increased dividends, and much more based on your account relationship with us. Get the details, eligibility requirements and more at www.LSFCU.org/LoyaltyRewards.

At Liberty Savings, we're dedicated to providing the tools, resources and expertise that will empower your financial growth and success. We know that what's good for you is also good for us. That's why we've developed the Member Loyalty Rewards Program, a system of benefits that show our members how much we appreciate the continued trust. The program offers four tiers – Bronze, Silver, Gold, and Platinum. The greater your total account value, the more benefits you will unlock.

To start, members are guaranteed a free Visa Debit Card, free overdraft transfers, and no minimum balance requirement. As your account value increases, so do the rewards, with perks like free personal and cashier's checks, bonus dividends on checking account balances, and even free domestic wire transfers. Plus, if one account holder in your household qualifies for a tier, the entire household will also be eligible to receive the same great rewards.

	BRONZE	SILVER	GOLD	PLATINUM
	No minimum balance required	Total account value over \$2,500	Total account value over \$5,000	Total account value over \$10,000
VISA DEBIT CARD	FREE	FREE	FREE	FREE
OVERDRAFT TRANSFERS ²	FREE	FREE	FREE	FREE
CASHIER/OFFICIAL CHECKS		FREE	FREE	FREE
WAIVED PAPER STATEMENT FEE			FREE	FREE
SHARE CERTIFICATE RATE INCREASE ³			0.20%	0.25%
BONUS DIVIDEND ON CHECKING ACCOUNT BALANCE ³			0.15%	0.25%

1: Excludes first mortgages | 2: No overdraft transfer fees | 3: Rate changes are not cumulative from tier to tier

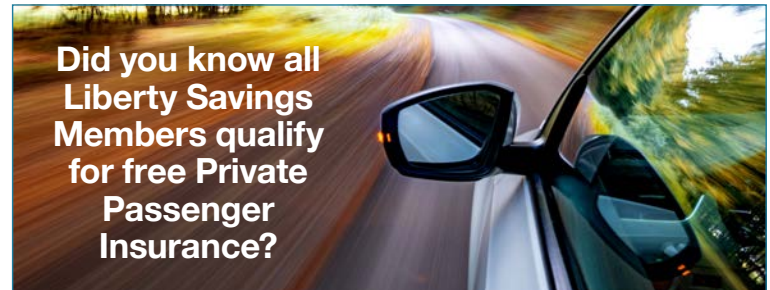


Credit Union Members have saved nearly \$2 billion with Love My Credit Union® Rewards! Be sure to check it out.



Love My Credit Union® rewards

Start saving today at LoveMyCreditUnion.org



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 or a branch Representative for details.



Five Corners
666 Newark Avenue
Jersey City, NJ 07306

Branch Manager:
Tracy Jeffery
tjeffery@lsfcu.org

North Hudson
108 48th Street
Union City, NJ 07087

Branch Manager:
Linda Gallardo
lgallardo@lsfcu.org

City Line
1347 John F. Kennedy Blvd.
Bayonne, NJ 07002

Branch Manager:
Chance Cerbone
ccerbone@lsfcu.org

Phone: 201.659.3900 | Visit us online at: www.LSFCU.org

