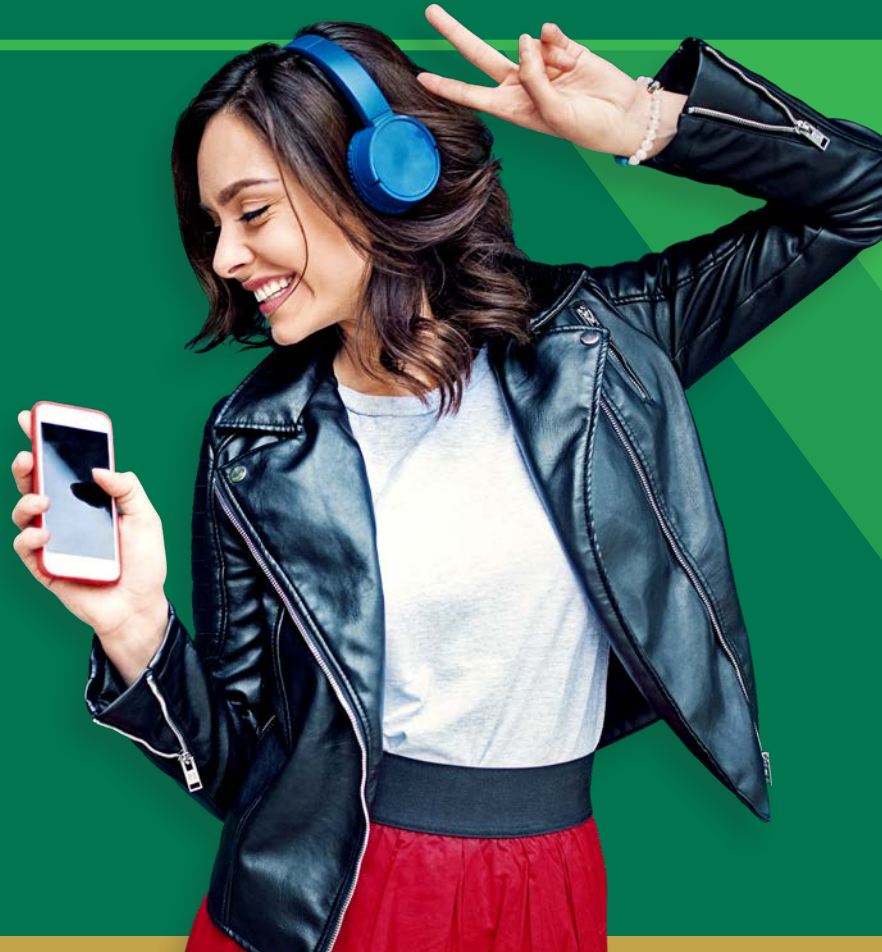


# LIBERTY HORIZONS

## AT LIBERTY: TO START LIVING THE SINGLE LIFE

Turn multiple monthly  
bill payments into one

Get 2% off your lowest  
qualifying loan rate\*



### Move to the beat of simplified finances with one monthly low-rate loan payment

Did you know 40% of Americans in debt don't know their interest rate? It isn't always a matter of smarts. Many times, it's a matter of stress.

As we all know, everyday financial tasks like tracking multiple monthly bill payments, balancing the budget and planning ahead can get overwhelming fast. Here at Liberty Savings, we believe in putting financial power back in the hands of the people. Our Debt Consolidation options are the best way to simplify your monthly finances. You might even save money with lower rates. By consolidating, you can forget about the debt stress and focus on your life as well as building stronger finances.

This is the perfect time to make the move and consolidate high rate debt. We're offering 2% off your lowest qualifying rate for Debt Consolidation. Simple finances don't have to come at a premium. In fact, smarter banking can help keep more money in your pocket!

Talk to us today about what a Liberty Savings Debt Consolidation plan can do for your financial health. Stop by your local branch, visit us online at [www.LSFCU.com/Consolidate](http://www.LSFCU.com/Consolidate), or call our dedicated loan department at (201) 659-3900, option 4. Have the LibertyLink app? You can apply right from your phone for free!



### It's official: You can now apply for loans through LibertyLink

The upgrades don't stop coming! Now, members can apply for loans right through the LibertyLink online. That's right, in addition to tracking your credit score, setting budgets, and getting instant P2P payments, you can get a low-rate loan wherever the day takes you. Applying for a loan through LibertyLink is safe and secure, plus you'll save time and gas money making a trip into the branch to fill out paperwork.

Total convenience all in one place: that's what the all-new LibertyLink is all about. Don't have our app yet? What are you waiting for? Download it for free today at the App Store or Google Play.

## MESSAGE FROM THE PRESIDENT

My Fellow Members,

Is there anything better than the summer vibe right here in Hudson County? Refreshing walks at Liberty State Park, getting into the groove at a local music festival, the arts, amazing food and strolls around our local farmers' markets—just for starters. Summer is finally here, and we've got lots of big news to share.

We all know November is the time of year to get out and vote, but at Liberty Savings we're way past collecting ballots. Our Board elections just wrapped up, and we're thrilled to announce our new Board Chair, Joanne "Jo" Z. Bruno. Jo is the first woman in Liberty Savings' history to hold this important position. Her experience as Vice Board Chair over the past several years gives her great insight into what our credit union stands for and where we want to go. If you want to learn more about Jo and her history with Liberty Savings, check out the article on this page. It's hard to imagine someone more dedicated to building a stronger credit union for all.

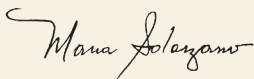
As you may already know, we've been working behind the scenes upgrading the LibertyLink app to make personal finance easier for our members. We are proud to announce that members can now apply for loans right through the LibertyLink app. This is the latest evolution of our digital platform. After adding free credit score tracking, instant P2P payments, and budgeting tools, we knew our members needed more. These days, convenience and state-of-the-art tech are key to complete financial health. If you don't have the LibertyLink app, download it today. Keeping track of, and managing your money has never been easier.

We also know that tech upgrades are more than what happens on your devices—it also has to do with saying goodbye to swiping your card. When you receive your next credit or debit card, it will be upgraded with tap and go contactless payment. This new feature is secure, easy to use, and, best of all, you can use it all across the country when you travel.

I take great pride in seeing how active our entire staff is in the community and in life. For some, the calling to serve extends far beyond the branch walls. Please read how our Five Corners Branch Manager, Tracy Jeffery, recently spent a day with some of our youngest Jersey City Citizens on the back cover. The children are our future and nothing makes me prouder than seeing them join us at a young age.

However you're spending the summer, make sure to remember that we're here to serve you. We're on a mission to help you succeed now, and into the future.

Sincerely,



Maria Solorzano  
President/CEO

## Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Independence Day: Monday, July 4th
- Labor Day: Monday, September 5th
- Columbus Day: Monday, October 10th
- Veterans Day: Friday, November 11th

## Liberty Savings Board appoints first female Board Chair, Joanne Bruno



Liberty Savings is proud to announce its first female Chair, Joanne "Jo" Z. Bruno. As a longtime member, she has a true connection to this credit union and its mission to build stronger financial futures across Hudson County. She is replacing John Wilson, Esq., who served in this position for over 30 years.

Jo Bruno's first experience at Liberty Savings centered around one thing: a 1982 VW Super Beetle. As a young social worker at the A. Harry Moore Laboratory School in Jersey City, she needed an affordable auto loan from an institution she could trust. While waiting in line, she had a chance interaction with one of the

Liberty Savings founders, Catherine Miller. As the CEO, Catherine made a direct effort to engage with members personally. Joanne was blown away by how everyone, including the leadership, at Liberty Savings had a true passion for helping people build stronger financial futures. After applying for the auto loan, she got her sky blue Super Beetle—and so much more.

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**“When we say we are on a mission to help our members and diverse communities thrive, we mean it.”**

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Eventually, Jo shifted from social work to law. As a student at Rutgers, she continued to be an active member at Liberty Savings. Over the years, she consistently found herself truly inspired by the credit union's face-to-face engagement with people who need financial help across Hudson County. In the early 90s, she joined the Liberty Savings Board and soon served as Vice Chair. Now, she is looking forward to starting her latest position as the Board Chair.

“Every board member will tell you Liberty Savings is all about helping people who have been disenfranchised,” said Jo. “Giving everyone a path to economic success is crucial. It is a point of pride. When we say we are on a mission to help our members and diverse communities thrive, we mean it.”

Jo is excited to see how Hudson County and Liberty Savings will continue to grow together. From new restaurants popping up everywhere to the Centre Pompidou opening a museum near the Liberty Savings flagship location, there is so much to look forward to. At Liberty Savings, Jo and her fellow board members want to place a focus on ensuring this bright future includes everyone who calls Hudson County home. Strong investments in member service, technology and financial education will continue to be a priority. A huge congratulations to Jo for this landmark appointment. The future of Liberty Savings has never been brighter!



## Hit the road with some stylish new savings this summer

Whether you need extra seats for your growing family or just want to make your commute a little more exciting, choosing a Liberty Savings auto loan is the smartest way to finance your next car. With rates as low as 2.99% and up to 100% financing, what's not to love? It doesn't matter if you're in the market

for something new or used—we're here to get you behind the wheel faster with pre-approval and member-friendly terms. And if you're wishing your current auto loan sounded this good, it can! Talk to us today about refinancing options available to you on your current set of wheels. So let's get moving and get out there on the open road!

Getting started couldn't be easier. You can now apply for an Auto Loan directly through LibertyLink online! Questions? Contact an advisor at (201) 659-3900 Ext. 4.

## Spend smart, stay cool: Get more with a Liberty Savings Visa Credit Card

The temperature might be heating up, but you can still stay cool this summer. We have you covered with a Liberty Savings Visa. This card's benefits go beyond a great low rate: it puts smarter spending power in your hands. With points on every purchase, no balance transfer fees, and fast cash access, every swipe counts!



More people than ever are using this time as an opportunity to explore the world again. With a Liberty Savings Visa, you can leave your worries at home. Features like universal acceptance and zero fraud liability keep vacations stress-free.

If you're staying local this summer, now is the perfect time to save for your next great adventure. Our Vacation Club is here to help. This is a special savings account designed to help you make the most of the cash you're saving for a rainy day. You can make deposits through automatic withdrawals, the LibertyLink app, or at any one of our branches. Plus, there are no minimum balance requirements. No matter where your finances stand today, there's always an opportunity to fund your goals for the future.

However you plan to beat the heat, we're here to help you strategize. Together, let's discover the perfect way to make this summer count! Visit any branch or call an advisor at (201) 659-3900 to discuss your options.



## Hudson County summers have never been so hot!

This summer is packed with great events across Hudson County. Keep your eyes peeled for festivals, fairs, bike tours, and more:

- July 19: Movies in the Park, Encanto at Ercel Web Park
- July 23: Artist & Maker Market on Grove Street
- July 27: National New Jersey Day!
- August 1: Hoboken Concerts at Southwest Park
- August 2: Free Movies in Secaucus 2022
- August 12: Storytime at Hoboken Historical Museum
- August 20: Jersey City Pride 2022

Great food shout out! Every Saturday this summer, the new Smorgasburg brings delicious flavors and fun to Harborside JC at 200 Greene Street.



## New Digital Wallet: Tap. Pay. Go. It's that simple!

Left your wallet at home? Don't sweat it! Liberty Savings accounts now allow you to make contactless payments. You can now use your phone's digital wallet to make everyday purchases on the spot. Whether you use iPhone, Android, or Samsung, all you need to do is tap and go!

Your phone isn't the only way to make contactless payments. Now, Liberty

savings credit and debit cards let you skip the swipe. When your current card expires, your next card will be contactless. No more PIN pads. No more chips. Make fast, easy payments in the blink of an eye. These features offer the best of both worlds: convenience and security. Bring your finances into the future. Set up your digital wallet today!



## What do rising mortgage rates mean for home buyers?

It's all over the news: mortgage rates are rising. These headlines are stressful to read, especially for first-time home buyers. If you're dipping your toe into the real estate market, we are here to help.

For many, there's an impulse to find the lowest rate possible and go with the flow. Who doesn't love a great deal? But buying a home is not the same as bargain hunting. Finding the best rate with a financial partner you can trust throughout the entire process is the right decision. Hudson County is one of the hottest real estate markets around. Our team is here to help you navigate this highly competitive market.

At Liberty Savings, once you are approved for a mortgage, your rate is locked in for 90 days. The last thing any house hunter wants is surprising rate jumps. Our advisors have local expertise few can match. For over 75 years, we have seen, and helped Hudson County flourish. We can customize mortgage loans for first time buyers as well as those members who are looking to move into a new home.

Find out more or start your mortgage approval process online at [www.LSFCU.org/mortgage](http://www.LSFCU.org/mortgage)



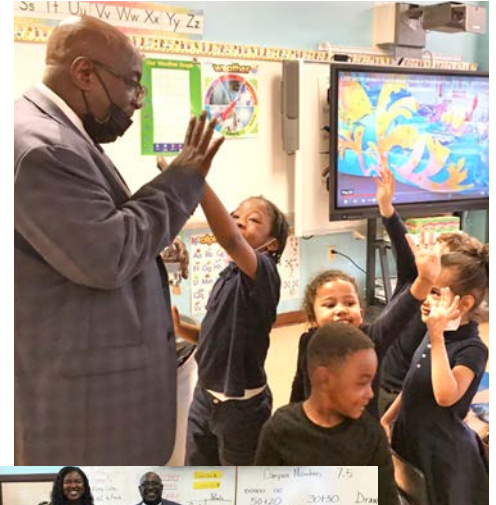
CONNECT WITH US ONLINE TO STAY UP TO DATE WITH LOCAL EVENTS, HAPPENINGS AND FINANCIAL TIPS.

## Tracy Jeffery named Principal For A Day at PS #34, President Barack Obama Elementary School

**“I hope the children I mentored will continue to want to learn more, and never stop asking questions.”**

At the Five Corners Branch, Tracy Jeffery is known by staff and members as the Branch Manager. Every day Tracy leads the credit union with wisdom and dedication. Recently, Tracy brought that same passion for leadership and life experience to President Barack Obama Elementary School, PS #34 where he served as Principal For A Day. Originally born in Brooklyn, Tracy relocated to Jersey City at a young age and attended PS #22, Reverend Dr. Ercel F. Webb School.

His life since has been nothing short of extraordinary experiences. Before joining Liberty Savings, Tracy worked on Wall Street, then ventured into banking and even became a licensed insurance agent. “I always wanted to find a role where I could share my passion for the position, and be able to share my knowledge,” says Tracy. Life has lead Tracy to a home right around the corner from PS #34. “When I served as Principal For A Day, I saw that Principal Jones, her staff and teachers shared my exact same passion! It was truly amazing. They love what they do and the kids reap the benefits,” says Tracy. “Too many people take our schools for granted. They think kids just go in and learn. That is only one small part of an education. With Principal Jones in control, PS #34 is managed like a well-oiled machine. All of the parts of an education move in perfect synchronization.” Thank you Tracy for your dedication to Liberty Savings Federal Credit Union, and your devotion to making a better future for our children.



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