

LIBERTY HORIZONS

AT LIBERTY: TO WRAP THE YEAR UP RIGHT

Holiday Loans are back!
Save 2% off your lowest
qualifying rate today.*



Don't miss your chance to get rates as low as 7.00% on a Holiday Loan now through December 31!*

Is peace of mind at the top of your wish list this season? A Liberty Savings Holiday Loan delivers. We are turning up the savings by offering up to 2% off your lowest qualifying rate, meaning that you might pay as little as 7.00% APR.* Stress-free spending is easier than ever before.

This year, researchers see consumers making holiday purchases sooner. Instead of leaving all their big-ticket purchases for Black Friday and Cyber Monday, people are searching for flash sales to beat the holiday rush. This trend can have a big impact on everyday shoppers and make must-have items even harder to find for longer periods of time. With a Holiday Loan, members like you don't have to keep pace with this new type of bargain hunter. With more money in your pocket, searching high and low for the ideal price isn't a requirement to stay within budget.

Holiday costs go beyond buying gifts. From extra gas money to special ingredients for go-to family dishes, little expenses can add up quickly. We're here to help. You can spend a Holiday Loan on whatever you see fit for large and small purchases alike. We make it easy to keep total control over your weekly and monthly expenses, plus everything in between.

Now, members can apply for a Holiday Loan online and through the LibertyLink app. Why wait in line? Save paper and save time by applying right from your phone—anytime, anywhere. We make it easy to skip the seasonal stress and focus more on connecting with friends and family.

Want to learn more? Stop by the branch, call (201) 659-3900, option 4 or visit www.LSFCU.org/Holiday. We're here to make this holiday season work for you!



This is the best time of year to open your Holiday Savings Club Account. Start today and have more money next season.

It's that simple. The best time of year to open a Holiday Savings Club account is right now. Your savings will accrue interest so you'll have extra funds available for whatever you'd like to enjoy. Every year, members just like you start an account so they'll have more money for gifts, travel, food and shopping during the holiday season. We keep the entire process easy with auto withholding so all you have to do is set it, forget it and reap the rewards of extra cash next year. Our advisors are ready to answer your questions and help you get your account started.

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

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Do you hear what I hear? It's the sound of another holiday season starting in Hudson County. This time is especially magical in our corner of the world. There are so many celebrations and opportunities for all of us to come together as a community.

As 2022 comes to a close, it's hard to believe another year is almost over. So much has happened: from Saint Peter's March Madness breakthrough to the appointment of our first female Board Chair, Joanne Bruno, we've witnessed history happen right before our eyes.

This year has also had challenges. The cost of living increased across the world, and the effects are still visible right here at home. We're here to make sure it's still possible to keep seasonal costs from getting out of hand. A Liberty Savings Holiday Loan is a perfect example of our work in action. You can use these funds for anything you see fit. Everyone knows this season isn't just about gifts and decorations. From traveling to see family, to treats for holiday parties, expenses add up quickly. The money saved on a Holiday Loan can make a big difference for any household. Applying is easy—you can even do it through the LibertyLink app.

Already thinking about how to make next year's seasonal costs simpler? We have you covered. Right now, you can join the Holiday Club to put money away for next year. This is a special savings account that you can customize. Set the amount of money you want placed into the fund every month and sit back and watch the savings add up.

As a credit union started by educators, we take pride in helping local teachers excel. Together with the Jersey City Kiwanis Club, we are thrilled to announce 2022's Educator of the Year, Magda Botros. With this award, she will receive a \$1,000 grant in honor of her outstanding dedication to her students and school. At the Martin Luther King Jr. School, her commitment to bringing out the best in every kid is truly remarkable. Thank you Magda for everything you do!

As we inch closer and closer to the New Year, make sure to take some time to appreciate the little things. This season is magical, but it also goes by quickly. The holiday rush is hard to resist, but our most cherished memories come from slowing down and connecting with one another. Here's to those little moments of peace, joy, and fulfillment that unite us all. Happy holidays, everyone!

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Columbus Day: Monday, October 10th
- Veterans Day: Friday, November 11th
- Thanksgiving Day: Thursday, November 24th
- Christmas Eve: Saturday, December 24th
- Christmas Day (observed): Monday, December 26th
- New Year's Eve: Saturday, December 31st
- New Year's Day 2023 (observed): Monday, January 2nd



Every bill pay makes a difference with LibertyLink: Charity donations and the chance to win \$5,000!

The most wonderful time of the year is also the busiest. Finding a moment to do some good can be a challenge. Together with our data processor FiServ, we're making it easy. For every bill pay and Zelle® transaction completed through LibertyLink in November and December, FiServ automatically enters you into a sweepstakes for a chance to win \$5,000. They'll also give \$1 to two amazing organizations: Good360 and Operation Homefront. Both of these institutions help build communities across the country. Good360 works every day to close the gap between donors and nonprofits. They have distributed over \$12 billion in needed goods to post-disaster communities and vulnerable populations.

Operation Homefront focuses on the immediate and long-term needs of military families. Their team helps with housing, education, and financial security. With your LibertyLink transactions, you're helping FiServ donate up to \$50,000 to these organizations.

Using LibertyLink is a no-brainer this holiday season. Everything you need to thrive is all in one place: access free budgeting tools, instant P2P payments, credit score tracking, and even Holiday Loan applications. So, what are you waiting for? Log onto your LibertyLink app, start doing some good, and earn your chance to win \$5,000!

Did you know: At Liberty Savings, the more money you save, the more money you make?



2.00% APY*
12 MONTH CD

2.25% APY*
24 MONTH CD

Our Certificates of Deposit are one of the smartest ways to save money in any type of economic environment. They're a safe investment that's guaranteed to return both the principal and interest earned at maturity. Speak with a Representative today about your short and long term options!

*Rates subject to change without notice



U.S. House of Representatives candidate Rob Menendez visits

We were recently honored by a visit from U.S. House of Representatives candidate Rob Menendez.

Mr. Menendez visited our Main Branch to tour the facility and meet with the LSFCU management to

learn more about federal issues affecting credit unions and their members, including cyber security issues, regulatory concerns, essential credit card interchange fees, and small business lending restrictions. Members of the CrossState Credit Union Association, representing credit unions across NJ and PA, also attended.

Pictured from left to right: Chris Abeel, VP, Government Relations, CrossState Credit Union Association; Christina Mihalik, Senior VP, Government Relations, CrossState Credit Union Association; Jim Miller, Marketing, Community and Business Development Manager, LSFCU; Rob Menendez, Candidate for U.S. House District 9; Maria Solorzano, President/CEO, LSFCU; Michele Weiss - VPI/COO LSFCU

Spend. Save. Repeat. Simplify your shopping with a Liberty Savings Visa

What makes a Liberty Savings Visa unique? It's everything you need and nothing you don't. Local service, low rates, and universal acceptance are all available on a single card.

Over the holidays, smarter spending is more important than ever. This goes beyond getting points on every purchase. It's also important to protect yourself. The holiday season is a peak time for credit card theft. With a Liberty Savings Visa, you have zero fraud liability. You can spend with confidence knowing that you only pay for purchases you make.

You also don't have to compromise convenience for security. Any Liberty Savings Visa can be synced to your digital wallet. Whether you use Apple Pay, Samsung Pay, or Google Wallet, all you need to do is tap and go!

When it comes to building long-term financial security, credit scores can be a challenge to strengthen. That's why a Liberty Savings Visa works hand-in-hand with the LibertyLink app. On this free banking platform, members can track their credit scores in real-time and access free budgeting tools. Lower rates and seamless digital integration make building up your score is simple.

Ready to spend smarter during the holidays and beyond? Apply for a Liberty Savings Visa today. Call (201) 659-3900 or visit www.LSFCU.org/Visa to find out more.



Searching for the perfect holiday gift? Give a Liberty Savings Visa Gift Card!

Everyone has a friend or family member that can be a challenge to shop for. This year, give them the gift of total spending freedom with a Liberty Savings Visa Gift Card!

SAFER SPENDING: More secure and personable than cash

UNIVERSAL ACCEPTANCE: Use anywhere Visa is accepted

TOTALLY CUSTOMIZABLE: Choose any dollar amount

Stay ahead of the gift-giving rush. Pick one up at any Liberty Savings branch today!



Liberty Savings awards Educator of the Year, Magda Botros, \$1,000 grant

Every year, we partner with the Jersey City Kiwanis Club to honor a local teacher that goes above and beyond. For 2022, we are proud to announce our Educator of the Year, Magda Botros! In appreciation of her exceptional service, we awarded her a \$1,000 grant to use as she sees fit for her classroom.

Ms. Botros grew up watching her father inspire a lifelong love of learning in young students as a teacher in Egypt. Now an educator at the Martin Luther King Jr. School, she does the same every single day.

"My father taught me how to be the educator that I am," she said. "At the time it didn't resonate with me, but over the years and as I became an educator, you get flashbacks and remember things."

The challenges facing teachers these days are truly unique. Supporting their efforts to keep students engaged despite every struggle is critical. "As a credit union founded by local educators, we see it as our duty to give back," said Liberty Savings President/CEO Maria Solorzano. "We couldn't be more proud to help Magda Botros continue to inspire her students to become the best versions of themselves."

Pictured left to right at presentation of plaque and \$1,000 grant: Mark Rowan (LSFCU Supervisory Committee member); Magda Botros – Educator of the Year; Maria Solorzano; Frank Flaherty (President, JC Kiwanis Club) Photo courtesy of Gina Verdibello.



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

YOU COULD WIN A TRIP TO ARIZONA FOR SUPER BOWL LVII

Pay with Visa for a chance to win.



Proud Sponsor



It's simple. To enter, just pay for everyday spending with your Liberty Savings Visa.

You'll be automatically entered to win a free trip to Super Bowl LVII and more!*

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 LVII.* The lucky winner will receive two-round trip flight tickets to Los Angeles, CA, two tickets to Super Bowl LVII 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 2022 NFL SWEEPSTAKES. Open to 50 U.S. & D.C., 18 or older as of 9/1/22. Void in P.R. and where prohibited. PIN-based and ATM transactions are not eligible. Ends 10/31/22. For complete Official Rules including details on non-purchase entries, go to www.visa.com/NFLUltimateSweepstakesFullRules.

ENJOY
MEMBER-ONLY
EXCLUSIVE
SAVINGS
EVERY DAY



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

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.

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.



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