

# LIBERTY HORIZONS

## THE HAPPY MOMENT MAKER

Freedom from high rates  
Points on every purchase  
No balance transfer fees



**Our rates are as low as 10.75% and no one pays more than 18%!\* And with rates continuing to go up, a Liberty Savings Visa Card can help keep your finances under control.**

Summer's right around the corner, and that means family getaways or solo staycations. So how do you hit the road or pamper yourself at home without putting a dent in your budget? Thanks to the Liberty Savings Platinum Visa Rewards Card, you can make summer plans—affordably.

So every time you swipe, you save with low fees and rates. That means clear blue water could be in your near future, or perhaps a stress-free, 4-day weekend at home, treating yourself to nights out around town, or a day trip or two. It could all be within reach when you pull out the card, anywhere in the world. Just look for the Visa logo and you're good to go.



Of course, whether you're home or abroad, you can rest easy with 24/7 monitoring against suspicious or unusual activity. Plus, zero fraud liability means you don't have to worry about being scammed or hacked. And you'll always be in the know with alerts that warn you of fraudulent activity, 24/7. Need fast cash? You have the option to use your credit card to take cash advance at thousands of ATMs, plus You earn rewards points on every purchase, which can add up fast!

Your Liberty Savings Platinum Rewards Visa also comes with fee-free balance transfer options—so you can transfer all your high-rate credit card balances to the card, and save month after month. That's one easy, low monthly payment that's more manageable and less stressful.

**Start your planning by picking up a Liberty Savings Visa Platinum Rewards Card. Get started online at [www.LSFCU.org/Visa](http://www.LSFCU.org/Visa). Or visit any branch or call an advisor at (201) 659-3900 Ext. 4.**



### Our new ATMs are ready for totally free transactions!

If you haven't already experienced them, we've upgraded our ATMs at the branches to serve you better. The ATMs come equipped with all of the features you need – check account balances, make transfers, deposit checks 24/7, and of course, withdrawal funds completely free of charge. Skip the high fees and service charges you might pay elsewhere right at your local branch. Happy ATM-ing!

\*Visa Rewards Card eligibility is determined by LSFCU and is based upon the borrower's credit worthiness. No limit cash access valid in branch only. Restriction on cash access apply at ATMs. Rates and Terms are subject to eligibility and may change without notice.

## MESSAGE FROM THE PRESIDENT

My Fellow Members,

Are you ready for spring? Everyone at Liberty Savings certainly is. With longer days and warmer temperatures on the horizon, we can't wait to get back out in the sunshine!

As usual, Hudson County continues to amaze. From the new Verizon Innovative Learning Labs in Jersey City's PS #17 and PS #23 to the Hoboken High Mock Trial Team placing first in the HC Bar Association Competition, students are making waves this year. As an institution founded by Jersey City educators, we are beyond proud to see our local schools continue to advance.

Innovations like these are exactly why we expanded our scholarship program. Every year, we award one graduate from every Hudson County High School a \$500 scholarship to use as they see fit for their education. Any member of the Class of 2023 looking to continue their education at a trade school, junior college, or four-year university is eligible to apply. Submissions are due by April 28th. If you, a family member, or a friend is looking for scholarship assistance, encourage them to check out this program!

Spring cleaning is on most people's minds this time of year. However, few remember to apply this tradition to their finances. I'm encouraging everyone to use this seasonal momentum as an opportunity to find new ways to save. Right now, many Members are giving their finances a boost with a new Liberty Savings Visa in their pockets. With rates as low as 10.25%APR, savings could add up fast.

You can also transfer your current balance held on another card onto a Liberty Savings Visa to save even more. Best of all, our balance transfers cost you nothing. You can apply right through the LibertyLink app. It's that simple.

March marks the one-year anniversary of Saint Peter's history-making charge through the NCAA March Madness Tournament. As a proud alum, I was thrilled to see the Peacocks advance to the Elite Eight. Although the team didn't make the big bracket this time around, we are still proud of their efforts. The history between Liberty Savings and Saint Peter's goes back decades. As the official sponsor of their athletics department, we can't wait to see what the rest of the year holds for this passionate group of students across every sport.

No matter what spring has in store, we will be by your side. There's a lot we have planned for these next few months. Make sure to stay tuned for updates to the LibertyLink app, new mortgage rates, and more! However you're looking to grow, we are here to help.

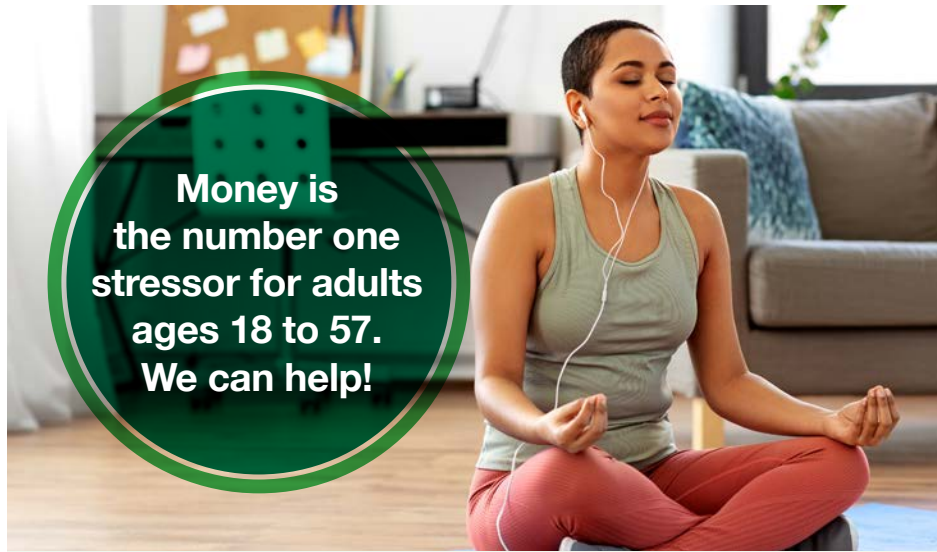
Sincerely,

Maria Solorzano  
President/CEO

## Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Memorial Day: Monday, May 29th
- Juneteenth: Monday, June 19th
- Independence Day: Tuesday, July 4th
- Labor Day: Monday, September 4th



**Money is  
the number one  
stressor for adults  
ages 18 to 57.  
We can help!**

## Healthy finances, healthy lifestyle.

Is there a correlation between good financial management and good health? The answer is a resounding, "yes!" Tufts found that "Stress over money has been linked to heart disease, diabetes, migraines, sleep problems, depression and more. These conditions can lead to serious, high-cost medical problems which can, in turn, lead to even more financial worry and instability."

Also consider this: financial distress makes it difficult to afford recommended health maintenance practices, such as routine check-ups. High health costs can lead to a poor credit history and/or bankruptcy and reduced income available to save for retirement and other financial goals. That, too, can lead to a stressful financial scene, so much so that medical bills are reported to be the number-one cause of U.S. bankruptcies.

How, then, do you reduce the stress over finances? As one expert put it, "Self-control is the key to financial control and a healthy diet." Change unhealthy eating habits that can add to overspending. Eliminate a \$10 a day smoking or junk food habit, for example, and you can save \$3,650 annually, plus interest. Exercising can also favorably contribute to your finances by reducing your likelihood of disease and other costly ailments.

Equally important is speaking with a Financial Advisor who can help you put together a workable budget with you, and help you plan for the future—for a healthier, stress-free lifestyle.

## Time for a Spring credit cleaning?

**Be sure to take advantage of your free credit score checker and more on LibertyLink.**

Log it to LibertyLink to:

- Budget planning for smarter spending
- View credit scores in real-time
- Access tools to improve credit scores
- See credit score progress over time



## CD news! Great rates, and greater savings.

**2.25%  
APY\***  
**24 MONTH CD**

Did you know that a Certificate of Deposit (CD) is one of the most reliable ways to invest? CD accounts are insured by the FDIC up to certain limits. You decide how much to invest and for how long. In return you receive a fixed interest rate—with no surprises about how it will perform.

Better yet, average rates are typically higher than in a traditional savings account. Want to split your deposits among several certificates? It's your choice. Start with as little as \$500 for as little as six months.



## It's homebuying season in Hudson County! Spring into fast pre-approval and simple loan terms.

Spring is a great time to buy a home, and one of the most popular times of the year to make a move. Did you know that there's more inventory for homes during the spring? In fact, April, May and June are big months for buyers because many Americans take vacations during the summer months. But there's more competition from other homebuyers during the spring. So if you see a house you like, you can't delay—you have to make an attractive offer before some other homebuyer snatches it up.

Our Mortgage Specialists can help get you fast pre-approval on a mortgage. A pre-approval letter from us indicates the type and amount of loan you qualify for. With that in hand, sellers know you're serious about buying—and that can give you a leg up on the competition. Looking to refinance? We also make the refinance process easy.

**Our loan products can fit within your budget to make homeownership a reality.**

- **Fixed Rate Mortgage:** A traditional loan which maintains its original interest rate throughout its life.
- **Adjustable Rate Mortgages (ARM):** Subject to rate adjustments later on, so the initial interest rate is set lower than standard fixed terms.

**Don't wait—apply for a mortgage today! Call our Mortgage Department today by calling (866) 898-1818 or stop by any Liberty Savings Service Center.**

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



## We believe in our community—and our kids. Here's a \$500 scholarship to every high school in Hudson County. Apply by April 28, 2023.

We believe that nothing should stand in the way of college, for any student, from any income level. As in past years, we'll be awarding a \$500 scholarship to a deserving student in each high school in Hudson County.

With \$500 in hand, each student can put their attention on their future, not the cost of college tuition. In fact, we set up the scholarship to help lessen the burden—and stress—of tuition, and help make a college education a reality for many students. The scholarship doesn't have to be paid back, and provides a chance for students to pursue their educational and professional goals. We think it's a win-win for the student and the community!

What does it take to apply for the scholarship? We must receive your application by April 28, 2023. You must be a Liberty Savings Member continuing your education to a 4-year college, community college or technical school. Simply submit your application with your official transcript to: Jim Miller, Jr., Sr. Community & Business Development Representative, (201) 659-3900 Ext. 7045 or [jmillerjr@lscu.org](mailto:jmillerjr@lscu.org).



## Got a tax refund on the way? Let's talk about the best ways to make the most of it.

According to the IRS, the average tax refund in 2023 is \$3,079. If you're expecting a tax refund, that's extra money you could use to pay bills or even better, save. There are several ways to help you make the most of the refund, including a Money Market Account that offers higher rates than traditional savings accounts. The rate goes up as your balance increases. You also have quick access to your cash, and it all starts with a \$2,500 minimum balance. You can also choose a Certificate of Deposit (CD) that locks up your money for a period of time, with a guaranteed return. You choose the amount and time period. Get started with as little as \$500!

Money Market? CD? Which is right for you? We offer our members free investment counseling. Contact (201) 659-3900 to speak with one of our Financial Advisors.



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

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



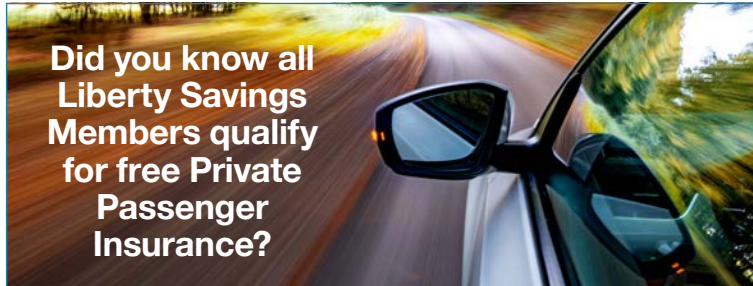
Credit Union Members have saved nearly \$2 billion with Love My Credit Union® Rewards! Be sure to check it out.



Love My  
Credit Union®  
rewards

Start saving today at  
[LoveMyCreditUnion.org](http://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](http://www.familysecurityplan.com) or a branch Representative for details.

**Experienced a  
major life change?  
Make sure your  
finances keep up.**



When it comes to your financial plan, you just can't "set it and forget it." Fact is, what works today may not be the best course of action for tomorrow. In life, major events along your personal journey may significantly affect your financial plan.

For instance, if you've said, "I do," and now have a combined income, you can enjoy significant tax benefits. Received an inheritance? That can put you into a different tax bracket. Welcomed a baby to your family? It may be time to consider life insurance. Buying a house? Job promotion? Graduating from college? Divorced?

Whatever the event—no matter where you are on your journey— it's crucial that you consider the impact on your finances. Here's a tip: review your financial plan once a year, at a minimum, and maybe more, especially if there's been significant life changes.

Also be sure to speak with us if you've gone through a major life change—or you're simply not sure if it's time to adjust your financial plan. Our Advisors can help ensure your finances are keeping up with everything that life brings you.

**Are you getting hit with junk fees and don't even know it?**

Just what are junk fees? These are unexpected – and sometimes hidden – fees that companies charge you for a service that costs them little (or nothing) to provide. Just a few costly examples include resort fees at hotels, cancellation fees for phone or internet service, restaurant living wage fees and online convenience fees. The list goes on.

"A lot of times these fees are just ways for companies to secretly gouge consumers, or to get an unfair advantage over their competitors," Teresa Murray, consumer watchdog with the U.S. Public Interest Research Group, says.

Be sure to read terms and conditions as well as monthly bills very closely. If you disagree with any fees or charges, call the company. Or, shop around. It may pay a big return to take your business elsewhere.

**Liberty Savings**   
**FEDERAL CREDIT UNION**  
*Helping You Achieve Your American Dream*

Five Corners  
666 Newark Avenue  
Jersey City, NJ 07306

Branch Manager:  
Tracy Jeffery  
[tjeffery@lsfcu.org](mailto:tjeffery@lsfcu.org)

North Hudson  
108 48th Street  
Union City, NJ 07087

Branch Manager:  
Linda Gallardo  
[lgallardo@lsfcu.org](mailto:lgallardo@lsfcu.org)

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

Branch Manager:  
Chance Cerbone  
[ccerbone@lsfcu.org](mailto:ccerbone@lsfcu.org)

Phone: 201.659.3900 | Visit us online at: [www.LSFCU.org](http://www.LSFCU.org)

