

LIBERTY HORIZONS

HOLIDAY LOANS TO LIGHT UP THE SEASON



**Enjoy extra money for holiday spending.
Get up to 2% off your lowest qualifying rate.***

Don't miss Holiday Loans designed to lighten up your financial load with rates as low as 7.00% now through December 31st!*

It's no big surprise that Barbie Movie Collectibles are predicted by some to take over the holiday shopping season as the hottest, and hardest-to-score toys. Since 1959, Barbie has always been a reflection of our trending styles. One thing that has never gone out of style is smarter spending. This is especially true during the holidays. Costs add up from extra gas for traveling to visit with family and friends, to buying gifts and preparing holiday specialties for one and all. Good news! We've got some welcome financial relief for you—a Holiday Loan that saves you up to 2%APR off your lowest qualifying rate, so you might pay as little as 7.00% APR.* How's that for light at the end of the holiday spending?

However you prefer to shop, whether online or in person—even if it's for big-ticket purchases on Black Friday or Cyber Monday—the Liberty Savings Holiday Loan will keep more money in your pocket by, thanks to the lighter rate. And because you can pay it over time, you don't have to stress about it right after the holidays.

How's this for easy? Members can apply for a Holiday Loan through the LibertyLink app, or by phone through our dedicated lending department. Just call (201) 659-3900, option 4 to get started on a loan today. Find out more at www.LSFCU.org/Holiday. We're here to make this holiday season extra bright!



Member Alert: 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.

*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,

The holiday season is one of my favorite times of year at the credit union. There is a sense of magic in the air and it's always exciting to hear about how my colleagues and members are celebrating. Some of us have known one another so long, I feel like I'm a part of their family traditions.

If you're like me, your gift list is already in the works. While some decisions and budgeting might be completed, it seems like there's always more to do, and more to spend. Every year, we hear great feedback about how our Holiday Loans helped members prepare, save money, and make the most of the holiday season. It's important for us to offer these special rates and savings again this year. If you already know money is going to be tight, it's time to speak with a Representative. We can help you avoid overpaying on high interest credit cards, or on a loan with a surprise variable rate. If your finances are in good shape for the holiday season, you might want to speak with a Representative to find out if we can help you save.

A great way to get ahead of next year's holiday expenses is to open up a Holiday Club account now. It's a free member benefit. You can have as much, or as little, money transferred from your direct payroll deposit into an interest earning savings account. Depositing as little as \$25 per pay cycle will make a big difference in next year's holiday funds.

I'm also proud to announce that we've partnered with Stukent to help advance Financial Literacy Education in Hudson County high schools. As I'm sure many know, this partnership seems like the perfect match that was meant to be, given the fact that we were founded by teachers. To date, twelve Hudson County high schools have signed up for the program. There are more details inside and you can visit stukent.com to learn more about their mission to bring financial literacy content to high school students everywhere.

Our world changes faster by the minute. One very positive aspect of our world that remains steadfast is the credit union commitment to putting people before profits. Through your membership, you play a critical role in advancing the movement to help give greater returns back to our communities so people can thrive.

I'd like to wish all of our members and the Hudson County community an incredibly joyous holiday season. Everyone at Liberty Savings is incredibly excited as we look towards 2024 with anticipated growth and continued commitment to everyone we proudly serve.

Sincerely,

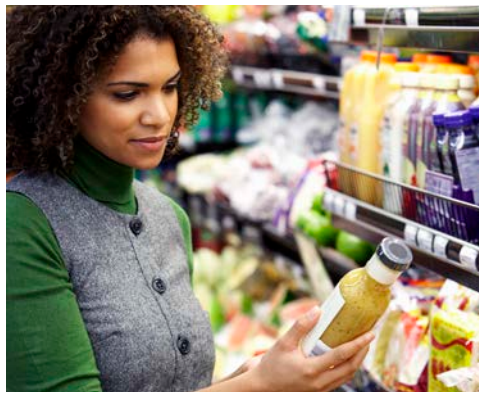


Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Columbus Day: Monday, October 9th
- Veterans Day (Observed): Friday, November 10th
- Veterans Day: Saturday, November 11th
- Thanksgiving: Thursday, November 23rd
- Christmas Day: Monday, December 25th
- New Year's Day 2024: Monday, January 1st



Expert tips and advice on keeping ahead of inflation.

Across the country, Americans are feeling the stresses of inflation. There is hope on the horizon. Inflation does not appear to be on the rise for the time being. That means prices will be more predictable for the time being. Predictability and smarter budgeting go hand-in-hand.

If you need financial support now, please stop by a branch or call. We have dedicated Representatives ready to help. Here are some inflation-busting tips to keep in mind:

A little planning goes a long way. Batching errands to save gas, taking advantage of coupon apps and refinancing loans can all add wiggle room to your budget month over month.

Convenience comes at a cost. Fresh grocery items like salad kits and pre-chopped vegetables are more expensive because they are time-savers. You can save money by choosing the same item that requires a little more effort to prepare. Full hearts of romaine lettuce, whole carrots, and more take a bit more time but add room to your budget.

Take advantage of high-yield savings rates. Return rates on CDs and Money Market Accounts are the highest they've been in years. If you have healthy room in your budget, think about opening a 6-month or 12-month high-yield savings account. The money made from these products can make it easier to handle less predictable economic times.



Is a new house on your 2024 wish list? Now's the best time to plan and prepare.

There's perhaps nothing more rewarding than buying a new home. It's your own private sanctuary, a comfy place to put up your feet at night after a long, hard day at work, and the place to create lasting memories with your family. It's also perhaps your largest purchase in your lifetime. Some financial experts predict that 2024 mortgage rates will cool and the supply of homes

for sale will increase. So now's the time to start planning! Here are a few tips to get you started toward homeownership in Hudson County in the coming year:

- **Check your credit score for free on the LibertyLink App** to see what kind of shape you're in. If your score is 700 or below, please contact us to discuss a strategy to boost your score. The higher your credit score, the easier it is to qualify for a loan and receive the best interest rate available to you at the time of your mortgage application.
- **Get a copy of your credit report from the three main credit bureaus**—Experian, Equifax and TransUnion. You're allowed one free report from each, per year. Check that the information is correct on each report, and be sure to contact the bureaus immediately to report any errors or inconsistencies.
- **Pay bills on time** because late or missed payments will lower your credit score.
- **Hold off on making big purchases like a car** since this would add to your debt. Don't open or close any new credit cards until after you receive a mortgage approval.

The best tip of all? Get a fast pre-approval for a mortgage with competitive rates through Liberty Savings. This helps give you an edge on other buyers. Pre-approval tells sellers you're a serious buyer! Call (866) 898-1818 or stop by any branch today.

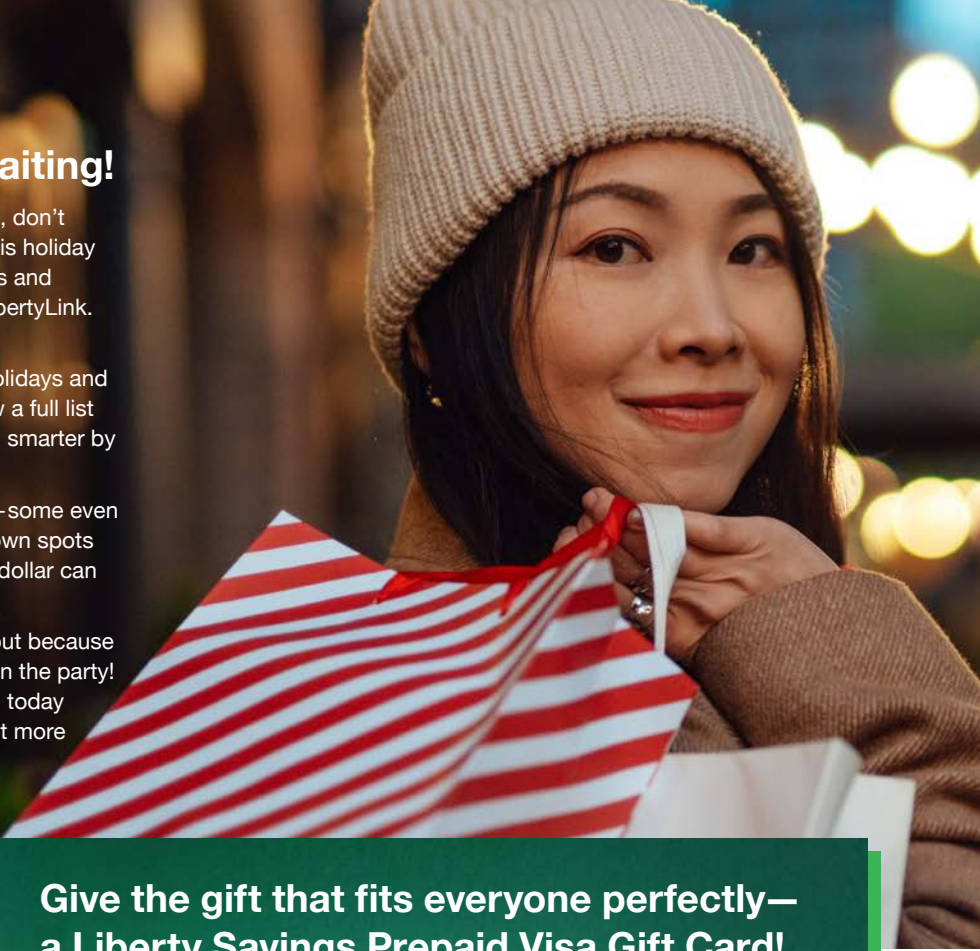
Have a Liberty Savings Visa? Your uChoose Rewards are waiting!

If you have a Liberty Savings Visa Rewards Credit Card, don't forget to take advantage of the points in your pocket this holiday season. Points can add up fast. To access your rewards and redeem them, simply log in to the credit card area in LibertyLink. You can do everything right there!

Before you head out to spend anywhere—during the holidays and beyond—be sure to visit uChooseRewards.com to view a full list of participating stores and restaurants. Spend and earn smarter by selecting places that help you earn more points.

There are hundreds of participating stores and brands—some even offer 35+ points for every \$1 spent! From nationally known spots like Saks Off 5th to local hangs like Hoboken Pie, your dollar can go further at more places than ever.

If you're a member and feel like you might be missing out because you don't yet shop with a Visa Rewards Credit Card, join the party! Sign up for a Liberty Savings Visa Rewards Credit Card today and start earning your own uChoose Rewards. Find out more and start the sign up process at www.LSFCU.org/Visa.



Give the gift that fits everyone perfectly— a Liberty Savings Prepaid Visa Gift Card!

- Safer and more personal than cash
- Can be used anywhere Visa is accepted
- Choose the perfect dollar amount for your budget

What do you get for the friend who has everything? Or for the friend who's hard to buy for? Give them the gift that's a perfect fit for everyone. The Liberty Savings Prepaid Visa Gift Card gives them the freedom to choose what they want—and it's your treat! Stay one step ahead of the holiday rush. Pick up a Prepaid Visa Gift Card at any branch today.



Sponsoring Financial Literacy Education in New Jersey Schools? It's only natural since we were founded by teachers!

Reading, writing, arithmetic—that's the basis for all education, but what happens when students graduate from high school? Can they balance a checkbook? Do they know how to budget? In most cases, the answer is "No," but we're helping to change that. We've partnered with Stukent to provide classroom curriculum and digital simulation tools for students in every high school in Hudson County that wants to hone their financial literacy skills and aptitude.

Stukent boasts the motto "...helping educators help students help the world" and the program does just that. Stukent's Personal Finance Simulation uses decision-theory learning to teach students the basic principles of financial literacy. They get to experience the impact of their financial decisions in both role-playing simulation and in the classroom. They learn to analyze their financial situation, and their needs and goals, while giving them real-world consequences for their choices. The curriculum also includes lecture videos designed to help teachers teach personal finance online and keep students engaged.

The bottom line? Students learn how to make smart financial decisions throughout their lives. To date, twelve high schools are on board with the program. Jersey City has expressed interest in expanding the program to all its high schools. Learn more about Stukent today at stukent.com.



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



Why Winter is Such a Hot Time to Buy a New Car

There's nothing like the smell of a new car! If you're considering buying a new car, the end of the year may be your best bet. Salespeople are trying to meet their quotas, and dealers are looking to deplete their stock to make room for newer models. That can add up to steep discounts for you. Of course, major holidays are always a good time for special offers.

Which day should you hit the dealers? Monday! Other shoppers are at work, so the showroom is empty. Car salespeople will jump at the chance to work with anyone who walks through their door. Autotrader backs that up: "Come Monday, everyone has made a lot of good sales and enjoyed the activity of a busy weekend. If you call or email a dealer on a Monday, there is a chance that you're going to get either a better deal or simply more attention."

Moody's offers this advice: "The end of the month, the end of the quarter, the end of any period is usually a good time to go. That's when there might be bonus opportunities for the salesperson, or the dealers that give them extra incentive to want you to leave in a new car."

Here's a smart tip: Get a pre-approval with Liberty Savings before going car shopping. Rates for new, used and refinancing are as low as 7.25% for up to 100% financing (including tags and tax), with up to 84-month terms.* Learn more and take our refinance calculator for a test drive at www.LSFCU.org/AutoLoan.

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



**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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