

LIBERTY HORIZONS

ENJOY SMILES

FOR MILES

UP TO 100% AUTO LOAN FINANCING*

RATES AS LOW AS 5.25%*

Hit the road with up to 2% off your lowest qualifying auto loan rate*

Find out more and get started at www.LSFCU.org/AutoLoan

The open road opens up a lot wider when you have a new car to take you to long desired changes in scenery—places you've never been, sights you've never seen, adventures you've yet to experience, or simply a break from the grind with a weekend down at the shore. But rising interest rates can have you settling for a staycation instead of a vacation. That is, unless you have Liberty Savings riding in the passenger seat! Enjoy competitive rates on hassle-free loans with tailor-made terms that fit your exact needs. And there's no better time to plan a road trip than now, because we're offering an extra 2% off your lowest qualifying loan rate.*

With up to 100% financing—taxes and tags included—that new set of wheels is within your reach with no money down. This goes for new and used vehicles.

Already have a car loan? Liberty Savings can help you refinance an existing loan, locking down a rate that works better for you, and providing friendly, supportive service along the way. If you love the car you're in, why not also love the process of paying it off? You can have both with Liberty Savings.

Shop confidently. Getting approved for a loan before you look for a new car allows you to head to the lot with total peace of mind. You won't have to worry about rate changes because we freeze your approved rate for 60 days, giving you plenty of time to compare and contrast new car options.

Where to begin? Be sure to stop by our online Best Drive Auto Center at www.LSFCU.org/BestDrive. Compare vehicles by make, model and price; access CarFax® reports; check the value of your trade-in—all in one convenient place.



Thousands of downloads, rave reviews: Members love LibertyLink!

Credit unions across the country are seeing members skip the lines at ATMs and local branches. We're seeing a similar trend at Liberty Savings. Here, Members can't get enough of the LibertyLink App. With features like free credit score checks and instant P2P payments via Zelle®, it's easy to see why Hudson County loves this new way to bank. Hundreds of 5-star reviews can't be wrong. Download the LibertyLink App today!

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Signs of spring are popping up all over Hudson County! Liberty State Park is getting greener by the day, and the cold winds of winter are fading from our weekly weather forecasts.

This season is all about graduating to a new level of living. Thousands of high school students are about to earn their diplomas. More first-time homebuyers are looking for a new lease on life. No matter the milestone, we are here to help.

As a credit union founded by educators, spring is an extraordinary time of year for us. Every year, we award one Senior from each Hudson County High School a \$500 scholarship to use as they see fit for their education. Students pursuing a two-year, four-year, or trade school degree can apply. With so many remarkable young leaders to choose from, selecting winners is always challenging. Even if you aren't in high school, please help us spread the word. Tell your friends, family members and neighbors. The more people that win, the more we can give back.

If you are looking to take advantage of Hudson County's prime homebuying season, you are not alone. Analysts have predicted a nationwide influx of first-time homebuyers throughout 2024. This extra competition doesn't have to raise alarm bells. For people new to the world of real estate, it's essential to know that securing a low APR is just one piece of the puzzle. Building an expert team who knows the local market and prioritizes your needs makes all the difference.

Buyers and sellers will soon be able to take advantage of new policy changes as well. The recent landmark decision to end the standard 6% commission for realtors on home sales will help buyers and sellers save money nationwide. Some analysts believe this move could also cause mortgage rates to go down. Staying on top of how these changes will specifically impact Hudson County can be challenging. We're here to help. If you have questions, call our Mortgage Department today at (866) 898-1818 or stop by your nearest Liberty Savings branch.

I'd also like to share an important update about our collective credit union mission. Worldwide, credit unions are seeing a large rise in membership. According to the World Council of Credit Unions, over 400 million people are now members of a credit union—that's more than the populations of America and Canada combined. Together, we're building stronger financial futures and communities.

We cannot wait to see what this season brings to our corner of the world. There's so much to look forward to and so much to be grateful for. Hudson County's future is brighter than ever!

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Memorial Day, Monday, May 27th
- Juneteenth, Wednesday, June 19th
- Independence Day, Thursday, July 4th
- Labor Day, Monday, September 2nd

#LoudBudgeting is hot right now. And we love it!



These days, social media trends fade fast. Until now. Loud Budgeting is a topic with staying power. It's taken over feeds across TikTok, Instagram and beyond. Here's what it's all about: instead of keeping your financial situation under wraps, Loud Budgeting encourages you to be honest about what you can and cannot afford. It inspires people to stick to a budget and focus on their futures. Loud Budgeting also creates a culture of accountability. It's like working out with a gym buddy—taking care of your financial health is easier when others know about your goals.

Want to give Loud Budgeting a try? As a Liberty Savings Member, you have access to everything you need to make this trend work for you:

TRACK SPENDING: On the LibertyLink App, you can easily analyze your finances and see how small changes in your spending habits can make a big difference.

HOLIDAY AND VACATION CLUBS: These programs automatically set aside money from your paycheck and put it into a Savings Account. There are no minimum balances required.

HIGH-YIELD SAVINGS ACCOUNTS: Earn more without lifting a finger by opening a 6-month or a 12-month high-yield Savings Account. Our return rates are the highest they've been in years.

If you want to take Loud Budgeting to the next level, we can help. Talk to our team to explore more ways to save money and get expert advice on planning for the future.



Getting your diploma? Get \$500 too!

High school graduation is just around the corner, and through our annual Scholarship Program, we're awarding one student from every Hudson County high school with \$500. Higher education can be expensive, so there's no better accompaniment to a diploma than a little cash-in-hand to get your next chapter

of learning started. To qualify, you must be a Liberty Savings Member, graduate this year, and plan on continuing your education at a 4-year college, community college or technical school. **To apply, download the application online at: www.LSFCU.org/Scholarships.** Submit your completed application and official transcripts before April 30th to Jim Miller, Jr., Marketing, Community & Business Development Manager, (201) 659-3900 Ext. 7045 or jmillerjr@lsfcu.org.

Don't miss out on big Spring savings rates

4.00%
APY*
6-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 NCUSIF up to certain limits. You decide how much to invest and for how long. Speak with a Representative to get on track for greater earnings this year.



Bring Your Summer Dreams To Life

This summer, don't sit and think about getting away. Go. Don't put off that home improvement or new furniture. Make it happen! Definitely don't forget to have a little fun at a show, or one of Jersey City's hot spot restaurants. A world of new experiences is at your fingertips with the Liberty Savings Platinum Visa Rewards Card.

According to Federal Reserve data, the average credit card interest rate in 2023 was 22.8% — the average! But with Liberty, you'll enjoy rates as low as 15.75%, and never higher than 18%. Plus—whether you're picking out new sunglasses or staying an extra night at the beach—you'll earn rewards points on every purchase. Before you know it, you could have enough points racked up for another trip entirely. And, while you're out exploring, you can spend safely and confidently: Liberty's 24/7 monitoring and zero-liability fraud policy protects you from fraud, scams, and suspicious activity of any kind.

Need to transfer your existing credit card balance? No problem. The Liberty Savings Platinum Visa Rewards Card comes with fee-free balance transfer options, making it easier than ever to free yourself from high-rate credit card balances and start saving more every month.

Make your vision of a perfect summer a reality with the Liberty Savings Visa Platinum Rewards Card. Get started online at www.LSFCU.org/Visa, visit any branch or call a Member Services Representative at (201) 659-3900 Ext. 4.



Free balance transfers from your other credit cards
Points on every purchase
Pay low interest rates



2024-2025 Board of Directors of the Hudson County Chamber of Commerce



Maria Solorzano,
President/CEO
Liberty Savings FCU

Liberty Savings President/CEO, Maria Solorzano, elected to Hudson County Chamber of Commerce Executive Committee as Vice Chair

The Hudson County Chamber of Commerce, founded in 1888, held its 136th Annual Meeting in March. We are proud to announce that our very own Maria Solorzano, President/CEO, was elected to the Board of Directors as Vice Chair. "The HCCC is a vital part of our community. Their work impacts so many people. It will be an honor to serve," says Solorzano. The Hudson County Chamber of Commerce is New Jersey's premier, member-focused Chamber that promotes economic vitality, quality of life, opportunity, and growth for every sector and segment of our diverse business and nonprofit community by connecting and empowering its members and by advocating for its membership.



Turn your hard-earned tax refund into even more moolah

Expecting a tax refund in 2024? That's great! But did you know: It's easy to turn your refund into even more earnings. For instance, you could open a Money Market Account—a savings account that earns interest at higher rates than traditional savings accounts. The more you deposit, the more you'll earn. You need a \$2,500 minimum balance, but you'll always have quick access to your cash. Another option is a Certificate of Deposit (CD), which invests your money for a set period of time and yields a guaranteed return. With a CD, you get to choose the amount you deposit, and for how long you'd like your deposit set aside. You're in control of how much you want to earn. Not sure which route to take? We've got your back. Call (201) 659-3900 or stop by your local branch and speak with one of our Member Services Representatives. It's totally free, and it couldn't be easier.



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

**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.



Get free help with tax preparation and enter to win \$10,000* at www.LSFCU.org/Taxes

Tax filing isn't anyone's favorite chore...but if you do it right, you could end up with a bigger refund. Plus, you've got big member perks waiting for you.

TurboTax. It's America's #1 brand of tax software, and you can tap into it with a Liberty Savings 20% discount. TurboTax guarantees 100% accurate calculations and the biggest refund you're due. Do it yourself, and get help from a TurboTax Live CPA as you need it.

H&R Block. Get expert help with or without an office visit, with the biggest refund possible – guaranteed. New clients of H&R Block save \$25 on in-office tax prep services from a tax professional. Returning clients get Tax Identity Shield® for FREE (\$35 value).

Reward yourself – the smart way. It's tempting to splurge, but think about using your tax refund to treat yourself to a better financial future: Open a savings account, or use it to pay down some debt.

To claim your TurboTax or H&R Block discounts, and enter to win \$10,000,* visit www.LSFCU.org/Taxes



Liberty Savings
FEDERAL CREDIT UNION
Helping You Achieve Your American Dream

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