

# LIBERTY HORIZONS

## LOANS FOR NEXT-LEVEL DRIVING

UP TO 100% AUTO LOAN FINANCING\*

RATES AS LOW AS 5.50%\*



**Get a bonus 2% off your lowest qualifying auto loan rate\***  
**Find out more and get started at [www.LSFCU.org/AutoLoan](http://www.LSFCU.org/AutoLoan)**

Whether you're shopping for that wide open road freedom, greater comfort, a more relaxing commute or better gas mileage, we know the right ride can change everything. For a limited time, we're offering members up to 2% off their lowest qualifying rate on auto loans. We even have 100% financing options available. Don't miss out!

Use your loan for a brand-new car or a reliable pre-owned vehicle. Our hassle-free financing puts you in control with flexible terms and no money down required. If you already have an auto loan, refinancing with us could mean locking in a lower rate and reducing your monthly payments—giving you more room in your budget for the things that matter most.

Even if you've already talked with a different lender or someone on a lot, there's nothing wrong with talking to us, too. Not all auto loans are created equal and it always makes sense to consider a second option.

The wrong financing could mean high payments, bad terms, or even ending up in an upside-down loan where you owe more than what your car is worth. We're here to help you steer clear of financial pitfalls and get the best deal possible.

Before you even step onto the lot, get pre-approved so you can shop with confidence. We'll lock in your rate for 60 days, giving you the flexibility to explore your options without the stress of sudden rate changes. Even better, you can browse, compare, and find the perfect vehicle in the palm of your hand at our Best Drive Auto Center. Head to [www.LSFCU.org/BestDrive](http://www.LSFCU.org/BestDrive) to search by make, model, and price, and check CarFax® reports to ensure you're making a smart purchase.

Ready to roll? Now is the perfect time to upgrade your ride and your savings. Learn more and apply today at [www.LSFCU.org/AutoLoan](http://www.LSFCU.org/AutoLoan) or visit your nearest Liberty Savings branch.



### **We were honored to attend the Hudson County Chamber of Commerce's 137th Annual Meeting and B2B Expo**

The event was hosted by New Jersey's Lt. Gov. Tahesha L. Way as keynote speaker and Alex Lasry, CEO of Fifa's World Cup 26TM NYNJ Host Committee. It was the perfect event to connect with our Hudson County business community. Congratulations to Pamela Correa of Peace Care NJ who won our Saint Patrick's Day raffle gift basket!

## MESSAGE FROM THE PRESIDENT

My Fellow Members,

Spring has arrived, bringing with it the vibrant energy and renewal that Hudson County is known for. As flowers bloom and days grow longer, it's a wonderful reminder of the resilience and growth within our community.

This time of year always brings out the open houses. To those considering homeownership, we understand that buying a home—especially your first—can be both thrilling and daunting. Whether you've lived in Hudson County your entire life, or are new to the neighborhood, we know how to help. With a shifting market, it's important to explore all of your options and make informed decisions. Even if you're not ready to start shopping today, our team can help you map out a game plan, taking into account monthly finances, credit scores, and goals. Owning a home is one of the greatest investments you can make in your lifetime. We want to help you leverage these changes to your advantage. We make new homes happen.

As a proud Saint Peter's University graduate, I'd like to wish this year's graduating senior class the very best as you head out into the world. The skills and values I took away from Saint Peter's have definitely played an important role in the successes we all share at Liberty Savings. If you're a high school senior thinking about continuing on to higher education, don't forget that our annual scholarship program is open through April 30th. All of the details are to the right, and available online at [www.LSFCU.org/Scholarships](http://www.LSFCU.org/Scholarships).

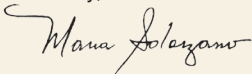
April is Autism Awareness Month. When you stop by the branch, and we're wearing blue, it is in support of Autism Speaks. Please get involved and ask a teller about making a donation. Even small donations will go a long way to help support this vital cause.

In today's rapidly changing economic landscape, it's natural to have questions or concerns about your finances. At Liberty Savings, we take the time to address your needs, explain processes and answer any questions so you're as prepared as possible for whatever comes next. Having been a financial services provider for over 70 years, we've seen it all and been through it all. Generally speaking, large economic shifts do not happen overnight, but staying ahead is always important. So if you have any questions about your finances, know that we are always here to help.

And don't forget, LibertyLink offers a free credit score checker so you can always stay on top of your financial health.

As always, we're here to support you in every step of your financial journey. Thank you for being an integral part of our community. Wishing you a joyful and prosperous spring!

Sincerely,



Maria Solorzano  
President/CEO

## Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Memorial Day, Monday, May 26th
- Juneteenth, Thursday, June 19th
- Independence Day, Friday, July 4th
- Labor Day, Monday, September 1st



## Ready for your tax refund? Here are two simple tips to make that extra cash go further!

Tax season is often met with the excitement of receiving a refund. Don't think of it as free money. This is a refund you've worked hard to earn. Be sure to consider all of the ways you can make the most of your refund. Here are two top picks from our experts:

**1. Bump up that credit score.** A better credit score will help you gain access to more competitive rates on all types of lending—including a mortgage for a new home. As a Liberty Savings member, you have access to the best services to help boost your credit score. It's simple. Talk to us about taking out a secured loan against the refund. You'll be able to build your credit score while maintaining the savings, and access the money to spend. You might qualify for a rate as low as 6.00%. It's a win-win-win refund!

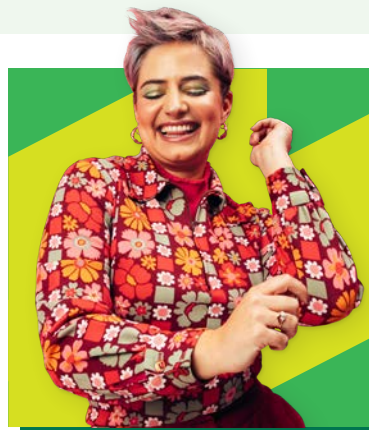
**2. Turn your refund into even more money.** A Liberty Savings CD pays you a higher interest rate than traditional savings accounts. And, it's very different than investing in stocks. The return is guaranteed which takes away any risk. The faster you open up your CD, the faster you'll profit. Whether you're using the refund to create an emergency fund, save for a large purchase, or simply grow your money, a CD will provide both peace of mind and financial growth.



## 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](http://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](mailto:jmillerjr@lsfcu.org).



## Did you miss our Consolidation Loan special? There's still time left to save.

If high-interest debt has been weighing you down, there's no need to stress – our Debt Consolidation Loan program is available to members year-round.

We pay off your lenders and you make one monthly payment to us. Whether

you need help with credit cards, personal loans, or other outstanding debt, we're here to help and you might save money every month with lower rates.

Check out the benefits at [www.LSFCU.org/Consolidate](http://www.LSFCU.org/Consolidate) or stop by a branch to get started. Get peace of mind by making one monthly loan payment.





## It's the ideal time to buy

How long have you been dreaming of buying a new home? The journey to homeownership always starts with a strong financial foundation, and getting pre-approved is a critical first step. It not only helps you define your budget, but also signals to sellers that you're a serious and qualified buyer.

In Hudson County, real estate demand traditionally surges during these months and we're here to help you navigate the process with confidence. We're stepping up to meet this demand with competitive mortgage options tailored to your needs. Our mortgage perks include low rates, flexible terms, and personalized guidance—ensuring you have a smooth experience from pre-approval to closing. With Liberty Savings by your side, you're supported every step of the way as you turn your dream into reality.

**Pro Tip:** Every property is different, and understanding key details can help you prioritize your needs. For example, certain home renovations or updates might be eligible to roll into your mortgage—helping you avoid hefty out-of-pocket costs. Factoring in these details early on can make a significant difference in calculating your true monthly expenses.

Liberty Savings Federal Credit Union specializes in guiding our members through the Hudson County real estate landscape. Whether you're purchasing your first home or looking for your next, our expert mortgage team is here to provide personalized solutions that fit your needs.

Don't let opportunity pass you by! Visit our branch, explore more at [www.LSFCU.org/Mortgage](http://www.LSFCU.org/Mortgage), or call us at (866) 898-1818 to start your home-buying journey today.

## Refresh and refinance: Optimizing your home investment

If you've owned your home for a year or more and haven't explored refinancing options, now is an excellent time to reassess your mortgage. Refinancing can offer several benefits, including lowering your interest rate, reducing monthly payments, or accessing your home's equity for other financial goals.

Financial experts suggest that if current mortgage rates are at least 1% lower than your existing rate, refinancing could lead to significant savings over the loan's term. Additionally, improvements in your credit score since your original mortgage might qualify you for more favorable terms.

To learn more about refinancing opportunities, stop by our branch or call us at (866) 898-1818 today.



### Fun Fact!

Research found that anticipating an experience can be even more enjoyable than the experience itself – making that vacation budget work double-duty for your happiness!



## Believe it or not, there's a science behind sunshine and smarter spending

There's a reason why warmer weather puts an extra pep in your step—science says more sunshine equals more happiness. Longer days and fresh air naturally boost your mood, but they can also lead to extra spending. Whether it's travel, dining out, or just enjoying the season, small expenses can add up quickly.

That's why budgeting for happiness is key. Instead of stressing over every dollar, create a spending plan that allows you to enjoy what matters most. Maybe it's a beach trip, backyard BBQ, or weekend adventure—a budget can make it happen. Studies show that spending money on experiences rather than "things" leads to greater long-term happiness, so set aside a "fun fund" for making memories.



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.

## Check out our favorite day trips that feel like a week-long getaway

With these budget-friendly spring day trips, you can explore breathtaking nature escapes while keeping more money in your pocket—meaning more fun, more experiences, and maybe even a longer trip ahead! So grab your friends, pack some snacks, and get ready to discover hidden gems and scenic wonders just a short drive from Hudson County.



### Palisades Interstate Park Fort Lee Historic Park

Location: Fort Lee, NJ

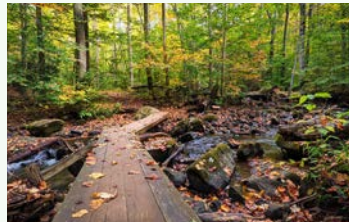
Highlights: Spanning approximately 30 miles of trails along the Hudson River, this park offers hikes ranging from easy riverside walks to challenging rock scrambles.



### Bear Mountain State Park

Location: Bear Mountain, NY

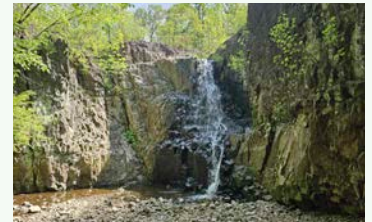
Highlights: Nestled on the west side of the Hudson River, this park boasts rugged mountain landscapes, hiking trails, and picturesque picnic spots. It's an ideal destination for a full day of outdoor activities.



### Laurel Hill Park

Location: Secaucus, NJ

Highlights: This riverside park features walking paths with scenic views, open fields, and opportunities for bird watching. It's a serene spot for a leisurely day outdoors.



### South Mountain Reservation

Location: West Orange, NJ

Highlights: This expansive reservation offers numerous trails, a stunning waterfall, and panoramic vistas of the surrounding area. It's perfect for hiking, picnicking, and nature photography.



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:  
Jenny Javier  
[jjavier@lsfcu.org](mailto:jjavier@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)

