

LIBERTY HORIZONS

HOME EQUITY LOANS TO FUND ANY SIZE SMILE

Rates as low as 6.50%APR*



Limited time only: Get 1% off your lowest qualifying rate*

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

If you're a homeowner, you're in a great place right now. According to CBS News, after a spike in early June rates, home loan interest rates are now declining. This may put you in an entirely new position to strategize upcoming expenses and budgeting to save more money.

If you've been planning to hit go on a home renovation, funding a wedding, expanding a side business, or tackling other major expenses, the right type of Home Equity Loan can help you make it happen. You can use the funds however you choose, and with our flexible payment options, it's a smart, affordable way to access the cash you need now without selling your home. We have low-rate options for just about any need.

It's a total win-win situation. Your home value continues to rise and you profit from the equity you've built by simply making mortgage payments. Even better, we're offering members a bonus 1% off their lowest qualifying rate. With rates as low as 6.50% APR*, you simply cannot afford not to talk with us about your options.

Don't let big goals sit on the back burner any longer. Our experienced Loan Advisors are here to help you find the right lending solution, whether your needs are immediate or long-term. Call (201) 659-3900, option 4 today to connect with a Lending Specialist and take a huge step forward to making your goals a reality.



ECUC Board Members at their recent national conference in Las Vegas. LSFCU Chair Jo Bruno pictured second from right.

Liberty Savings Board Chair, Jo Bruno, elected to serve on the Education Credit Union Council Board of Directors

It is with great honor that we announce Joanne "Jo" Bruno's (LSFCU Board Chair) election to serve on the ECUC Board of Directors for a three-year term. The new role will empower Ms. Bruno to expand her mission of ensuring brighter financial futures for everyone. This milestone achievement marks the first time a Liberty Savings volunteer will serve on the Board of the ECUC. "Giving everyone a path to economic success is crucial. It is a point of pride," says Ms. Bruno.

Organized in 1972, the ECUC is a national community of credit unions who serve schools, universities, and education employee groups. The membership meets annually to share ideas, training and resources as they uphold the vision of education credit unions everywhere. A heartfelt congratulations to Jo as she embarks on this incredible journey.

MESSAGE FROM THE PRESIDENT

My Fellow Members,

As we settle into another beautiful summer here in Hudson County, I want to take a moment to thank you for being part of our credit union family. The heart of summer is the spirit of connection and that's exactly what credit unions are all about. Every dollar you save, borrow, or invest with us is reinvested to benefit our membership community, not shareholders.

Whether you're making the trek to work, or heading down the shore, summer is one of the most popular times of year to hit the road. For the entire month of August, we're partnering with one of our favorite local dealers, Two Manny's in Union City, to offer all members \$300 towards the purchase of a just-like-new, pre-owned vehicle. The offer is only valid in August, but you can talk to us about pre-approval today so you're ready to shop. With us, you always get low rates and as much as 100% financing. Don't miss out.

The warmer weather is also the time when members talk with us about new and exciting plans that need to be funded. Year after year, our Home Equity Loans continue to be one of our most popular tools members use to make their biggest dreams come true. If you're a home owner, and you've been paying down your mortgage, your home's value has most likely gone up. You've built equity that is yours to leverage. What I like best about our Home Loan products is that they're flexible to fit your needs. Right now, we've got great rates to help you get ahead, plus 1% off your lowest qualifying rate. Be sure to talk with a lending specialist today about your options for large or small loans.

Please don't forget – if you're going to be traveling out of town this summer, let a Member Services Representative know. That way, we'll be able to monitor charges and purchases. One piece of advice I always like to give my family and our members is to use your Liberty Savings Platinum Visa Rewards Card while traveling. Think about this scenario: if you only carry cash and it's lost or stolen, all of your money is gone. When you carry a Visa card and the LibertyLink app, you can turn your card off with the slide of a button as soon as you notice any type of issue.

Finally, I could not be more proud to congratulate our Board Chair, Jo Bruno, in her historic election to the Board of Directors of the Education Credit Union Council (ECUC) for a three-year term. Jo is the first Liberty Savings volunteer to serve in this role. Long-time Liberty Savings CEO, James Miller Sr., served as an ECUC Board member from 1979 to 1981. In case you missed it, there are many more details on the cover. I am excited to see how Jo's unique perspective will help shape the future of the ECUC.

Enjoy your summer, support your neighbors, and never hesitate to reach out to us for guidance or support. That's the credit union difference, and it's a difference we're proud to offer you every day!

Sincerely,

Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Independence Day: Friday, July 4th
- Labor Day: Monday, September 1st
- Columbus Day: Monday, October 13th
- Veterans Day: Tuesday, November 11th



Student Loan Rates that work as hard as you do

At Liberty Savings, we're committed to helping students and families unlock the power of education—without the weight of financial stress. That's why we've created our Student Loan Marketplace. A smart, streamlined solution to finding the best loan options for school, fast. Whether you're preparing for your first year of college or ready to refinance for better terms, our marketplace helps you compare top-rated student loan offers in just minutes instead of weeks.

Why Choose Our Student Loan Marketplace?

- Customized Options: Compare in-school and refinance loans tailored to your needs
- Low Rates, Big Savings: Explore competitive fixed and variable interest rates
- Flexible Repayment Plans: Choose terms that match your lifestyle and budget
- No Hidden Fees: Say goodbye to origination fees and prepayment penalties

Who Can Benefit?

We're here for students and supporters at every stage of the education journey:

- Parents helping fund their child's education
- Undergraduate students working toward their degree
- Graduate and professional students (MBA, Law, MD, JD, and more)
- Borrowers looking to refinance existing student loans for better terms

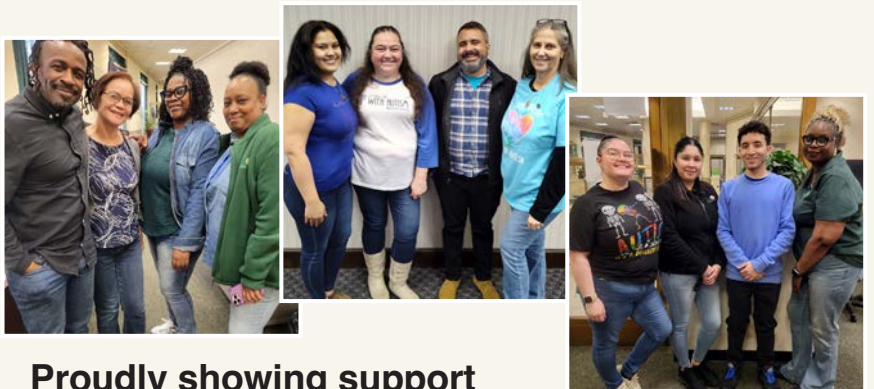
Find out if you pre-qualify. Start your search today at www.LSFCU.org/sparrow.

Start building future funds you can count on

4.25%^{APY*}
12-MONTH CD

Traditional savings accounts are great for short-term flexibility but their interest rates can fluctuate. That means your savings growth might slow down just when you need it most. For more dependable returns you can plan around, consider a Certificate of Deposit (CD).

With a CD, you can lock in a fixed rate for a set term giving your money a steady path to grow. Avoid surprises when the market dips. Save more with a Liberty Savings CD.



Proudly showing support for Autism Awareness month

Across all three branches, our staff showed support for Autism Awareness Month by wearing blue. Thank you to all of our members who joined our cause by making a donation in the branch and online. Together, we're helping to raise awareness and raising funds to help end the stigma. If you are interested in helping, you can always make a donation at www.autismspeaks.org. Don't forget that any size donation can help make a big impact in someone's life.

Be sure to pack your Platinum Visa Rewards Card when traveling this summer

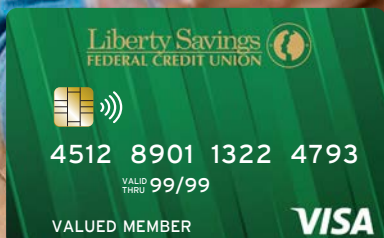
We always encourage our members to call if they're traveling out of town so we can monitor their card usage to protect against fraud, and to be sure charges don't get blocked. Many times, members ask if we would advise carrying cash or packing their card. Our representatives always tell members to take their Visa credit card instead of cash. While cash has traditionally been the go-to for many tourists, using a credit card has become increasingly popular as technology has advanced.

Smarter and safer than taking cash

If you lose cash while traveling or it gets stolen, it's almost impossible to recover. In contrast, you can pause your Visa right through the LibertyLink app. For even more peace of mind, every Liberty Savings Visa card comes with zero-liability fraud protection. If you're traveling abroad, your Liberty Savings Visa is accepted at millions of locations worldwide. Many times you can use your card instead of dealing with currency exchanges.

The benefits and rewards still keep adding up

We all know spending adds up fast while traveling. In addition to all of the travel benefits, you'll still be earning bonus points every time you spend. With competitive rates starting as low as 14.75% APR (and capped at just 18%), you can spend with confidence knowing that you aren't getting hit with surprise fees and high rates.



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

Have a balance to transfer before you get on that next flight? We've got you covered with no-fee balance transfer options, helping you break free from high-interest cards and start saving right away.

Apply online at www.LSFCU.org/Visa, visit your local branch, or give us a call at (201) 659-3900 Ext. 4 to get started.



Liberty Savings sponsors Jersey City Kiwanis Club Teacher of the Year gift

The Jersey City Kiwanis Club recently honored Courtney Halliday-Oro (PS 6) as Jersey City Public School Teacher of the Year. Her \$1,000 award funds will be used to help bolster supplies and learning in her classroom. Maria Solorzano, CEO of Liberty Savings FCU and Micki Viole, Club President joined in the awards ceremony. The Jersey City Kiwanis Club Teacher of the Year program has been a tradition in the community for over 35 years. This year's awards were proudly sponsored by Liberty Savings Federal Credit Union.

Pictured from left to right: Maria Solorzano, President/CEO, Liberty Savings FCU, Courtney Halliday-Oro, PS 6 Teacher of the Year and Micki Viole, Kiwanis Club President



August-only special! 2 Manny's Auto Sales in Union City is offering all members \$300 towards just-like-new, pre-owned vehicles!

Up to 100% financing (including tax and tags)
Up to 84-month terms

Before you even step onto the lot, get pre-approved so you can shop with confidence. Our hassle-free financing puts you in control with flexible terms and no money down required. With a sale like this from a local dealer, and low loan rates from Liberty Savings, you could be saving more than you think every month!

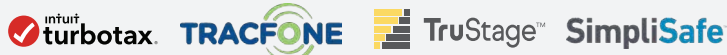
Start your loan at www.LSFCU.org/AutoLoan or by calling (201) 659-3900, option 4.



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.



Understanding Courtesy Pay and what it costs

Courtesy Pay is a service we offer to cover transactions when you don't have enough money in your checking account. When you overspend, Liberty Savings loans you the money, and charges a fee for this convenience. It is often very helpful, but it can turn costly very fast. It should never be used like an ongoing line of credit.

Be aware of what it really costs when used incorrectly

Courtesy Pay is a smart benefit for members, but there are fees involved that can be easily avoided if you're using it to simply carry debt. Frequent overdrafts may cost hundreds of dollars a year, leading to unnecessary financial stress. Tracking your spending and setting a budget can help avoid these fees. Use LibertyLink's budgeting tools, or a notebook, to stay on top of your balance.

Avoiding unnecessary fees is simple

Make sure you have a safety net. A small savings cushion (\$500 or more) can help you avoid relying on overdraft services. Daily or weekly account balance check-ins will help you prevent overdrafts. Use LibertyLink alerts to stay ahead of low balances. And if all else fails, you can choose to disable Courtesy Pay. Declined transactions won't cost you fees, though they may be inconvenient.

If you're currently using Courtesy Pay as a line of credit, talk to us about your member-only, money-saving options today!

In addition to a wide variety of personal loan products, we offer a lower-cost overdraft line of credit that works like a small loan.

You only pay interest on what you use. To find out more and get started, stop by your local branch, or call us at (201) 659-3900, Ext. 4



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