

LIBERTY HORIZONS

CONSOLIDATE TO CUT YOUR DEBT FAST

Turn multiple bills into one easy payment

Up to 2% off your lowest qualifying rate*



Find out more: www.LSFCU.org/Consolidate

Managing personal finances has never been more important and for many people, has never more overwhelming. If you're juggling multiple credit card balances, personal loans, or other high-interest debts, our consolidation services can be one of the smartest steps toward regaining control. We can help you streamline your finances into one manageable monthly payment. Many times, members enjoy a lower interest rate with a clear path toward becoming debt-free!

One of the biggest advantages is simplified payments. Instead of tracking several bills with different due dates and rates, you'll make one predictable payment each month. This makes budgeting easier and reduces the chance of missed payments. It also helps you stay more organized as you manage your overall financial picture.

You may also see significant interest savings. With strong credit, you could qualify for a consolidation loan with a much lower rate than what you're currently paying. That means more of your payment goes toward your principal balance, helping you save money and reduce debt faster.

By lowering interest rates and sticking to on-time, consistent payments, many borrowers eliminate their debt sooner than expected. And with a fixed repayment term, you'll know exactly when you'll be debt-free, which is an encouraging milestone goal to keep you motivated.

Another benefit is credit score improvement. Moving high-balance debt into a fixed installment loan can lower your credit utilization ratio, while steady, on-time payments strengthen your credit history.

Getting started is easy. Call our Lending Specialists at (201) 659-3900, option 4. You can also use spending tools in the LibertyLink App, visit a local branch, or apply online for free through LibertyLink Online.



Our community is helping the Hispanic business community thrive

This past September, we were honored to attend the Hudson County Chamber of Commerce's HOLA New Jersey Expo & Conference! It was an inspiring evening celebrating and empowering New Jersey's vibrant Hispanic business community. From valuable networking to a powerful keynote by Representative Rob Menendez Jr., the event showcased the immense impact of Hispanic leaders and organizations. New Jersey's Hispanic-owned businesses—over 120,000 strong—contribute billions to the state's economy and support thousands of jobs. Thank you to all our Hispanic business leaders!

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Happy New Year to all of our members and our community! There is nothing like taking a moment to pause and reflect on everything you've accomplished over the past year to get inspired by a fresh outlook on what tomorrow might bring. It's the best time of year to set some realistic goals.

If you haven't already heard the news, we're excited to announce that we are opening our doors to the Newark Firefighters Federal Credit Union. Nothing will be changing with your membership status, how you access accounts online, direct deposit, account numbers or any operations. Our growing member base will only make us stronger. Helping to serve the financial needs of our noble first responders is an honor to everyone in our leadership. Through your membership with Liberty Savings, you've helped make this initiative possible. We're keeping more money in the community and extending our benefits and services to our brave firefighters and their families.

If this is the year you made a resolution to streamline your finances, please be sure to talk with us about our Debt Consolidation Lending Program. From January 1st through March 31st, we're offering up to 2%* off your lowest qualifying rate. Our Consolidation Program may help you bring down your total monthly payment on multiple loans. The savings you earn can be directed toward whatever you see fit. More financial freedom and less stress always go hand in hand.

All across our community thousands of students are just months away from a major achievement: graduation. Many are already immersed in applications to universities, community colleges, and trade programs. As a credit union created by educators, we are proud to support this milestone and recognize the financial challenges that can come with it. We are pleased to announce the return of our annual scholarship program. This year, we will provide a \$500 scholarship to one graduating senior from each Hudson County high school. If you or someone you know is in the Class of 2026, we invite you to apply. Details are available to the right of my letter.

As we look ahead to 2026, I'm filled with optimism about the opportunities waiting for all of us. Together, we've built a strong foundation grounded in trust, service, and the belief that every member deserves a financial partner who truly cares. No matter what goals you set in the coming year, know that we are always standing by your side. Thank you for your continued confidence and membership. With your dreams leading the way and our support behind you, there is truly no limit to what we can achieve together.

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Martin Luther King, Jr. Day: Monday, January 19th
- Presidents' Day: Monday, February 16th
- Memorial Day: Monday, May 25th



Liberty Savings FCU proudly welcomes Newark Firemen FCU in meaningful merger

Chartered in 1940, Newark Firemen Federal Credit Union was established to serve the financial needs of the members and families of the Newark Fire Department. Over the past 80 years, it has grown into an \$8 million organization serving more than 1,500 members. The merger unites

two mission-driven, not-for-profit institutions to strengthen their shared commitment to service. All members will benefit from expanded products, enhanced services, and more competitive rates, while maintaining the personalized service they value.

The Newark Firemen Federal Credit Union branch, now called our Ironbound Branch, will remain open to all members, including existing Liberty Savings members. Located at 106 Fleming Avenue, the branch includes a fee-free ATM, with a formal grand opening planned for early 2026.

"It was incredible to see how far the Newark Firemen Federal Credit Union had come. From working out of the back of a firehouse 80 years ago with only three employees and a safe, to erecting a stand alone building with five employees and all the modern banking conveniences, all the while maintaining the credit union atmosphere. Thousands of our brother and sister firefighters and their families as well as associated first responders were helped to build stronger futures. This merger represents an exciting milestone in our history and will allow us to offer more services and better returns in the same friendly, helpful environment our members have come to expect. I am excited to be a part of it," said Jack Doll, Chairman of the Newark Firemen Federal Credit Union Board.

Jo Bruno, Liberty Savings Federal Credit Union Board Chair, said, "While mergers happen every day, this one is deeply meaningful. It is a distinct honor to welcome the entire Newark Fire Department, the many public servants connected to the credit union, and their families. First responders are our community's lifeline, and expanding services for those who protect us is a commitment we proudly embrace."



Our Scholarship Program is back! We're awarding \$500 to one high school senior from every Hudson County High School. Apply by April 30, 2026.

High school seniors are gearing up for graduation, and our annual Scholarship Program is back to help. We're giving one student from each Hudson County high school \$500 to further their education. To be eligible, a student must be a Liberty Savings Member, graduating this year, and plan on continuing their education at a 4-year college, community college or technical school.

In addition to the potential financial support, applicants gain valuable experience preparing a scholarship application. It's an opportunity to build confidence, sharpen communication skills, and stand out as they take the next step toward their future.

To apply, download the application online at: www.LSFCU.org/Scholarships.

Submit your application and official transcripts to: Jim Miller, Marketing, Community and Business Development Manager, (201) 659-3900 Ext. 7045 or jmillerjr@lsfcu.org.



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

Are you carrying the right card for spring time spending?

If you're not using a Liberty Savings Visa Rewards Credit Card, you could be missing out on valuable member-only bonus points every time you spend. Unlike many other cards, this one rewards you with points on nearly every purchase. Whether you're buying groceries, filling up on gas, paying for online subscriptions, stocking up on home essentials, or booking travel, your everyday spending works harder for you.

In 2025, the average credit card interest rate reached an astonishing 22%. That's why it's important to know exactly what rate you're paying. Interest rates often rise after an introductory period, so reviewing yours regularly can help ensure you're not overpaying. If you're not keeping an eye on your rate, you could be losing money each month without realizing it. With Liberty, you'll enjoy rates as low as 10.75% and never higher than 18%.

Remember, credit cards play a major role in shaping your financial future. On-time payments strengthen your credit score, helping you qualify for better rates on mortgages, auto loans, and even rental applications. A Liberty Savings Rewards Credit Card might be the tool that connects your financial needs today with your goals for tomorrow.

Get started online today at www.LSFCU.org/Visa, visit any branch or call (201) 659-3900 Ext. 4.

Say hello Sparrow, and goodbye to student loan stress

New year, new semester, with the same old rising costs to attend college. Tuition, housing, textbooks, transportation, and everyday essentials all add up fast. To help students and parents tackle those challenges, we've partnered with Sparrow. Sparrow helps students access loan options quickly and confidently.

Sparrow's student-loan search platform lets you compare rates from multiple U.S. lenders in just minutes using one simple form. No income or credit history is required to get started. Whether you're an undergraduate, graduate, professional student, a parent, or someone looking to refinance, Sparrow makes it easy to find the right private student loan. It's fast, secure, transparent, and free.

Loans are personalized with competitive fixed or variable rates, flexible repayment terms, and no origination or prepayment fees. See if you pre-qualify in minutes. Start your search today at www.LSFCU.org/sparrow

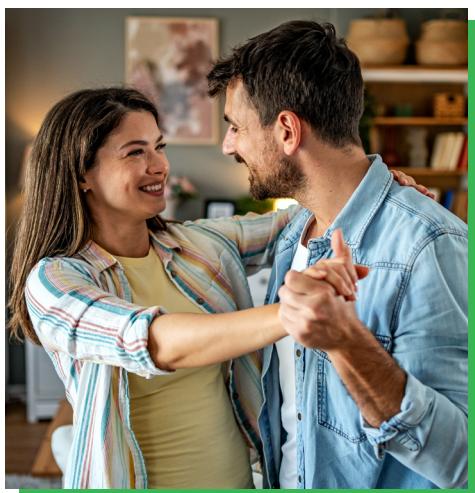


What home buyers need to know about the new market

Spring is upon us! For home buyers, that means the start of the busy season when more listings appear, open houses return, and competition rises. In 2026, many analysts expect a strong year for home seekers, especially first-time buyers across the state of New Jersey.

The National Association of Realtors projects home sales could rise about 14%, signaling stronger demand and more movement in the market. In New Jersey, where demand has remained steady and inventory is gradually improving, the mix of more available homes and manageable interest rates may create a promising window for first-time buyers. Mortgage rates, while still fluctuating, are expected to improve as well. Some forecasts suggest 30-year fixed rates could settle into the low 6% range by late 2026, helping boost overall affordability.

Getting pre-approved before attending open houses is key. Pre-approval clarifies your budget, strengthens your offer, and helps you act quickly in a competitive spring market. For those planning ahead by saving, budgeting, and preparing finances, 2026 could be the year home ownership becomes reality. Our financial experts are here to discuss your options and make owning those keys to your first or next home a reality. Stop by today, or call a lending expert at (201) 659-3900 Ext. 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.

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. Check it out:

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



*Please refer to www.LSFCU.org/Taxes for full terms and conditions for \$10,000 giveaway and TurboTax and H&R Block promotions.

NEW LOCATION!

Five Corners
666 Newark Avenue
Jersey City, NJ 07306

North Hudson
108 48th Street
Union City, NJ 07087

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

Ironbound
106 Fleming Avenue
Newark, NJ 07105

Branch Manager:
Tracy Jeffery
tjeffery@lsfcu.org

Branch Manager:
Chance Cerbone
ccerbone@lsfcu.org

Branch Manager:
Chintan Desai
cdesai@lsfcu.org