

LIBERTY HORIZONS

Celebrating 75 years strong

Home Equity Loan rates to make you say wow!

.75% OFF YOUR APR BEST RATE*

RATES AS LOW AS 5.75% APR

Find out more: www.LSFCU.org/HomeLoan



Managing personal finances has never been more important. That's exactly why Home Equity Loans more popular than ever, and many homeowners are discovering how valuable the equity in their homes can be when planning renovations, major purchases, or other financial goals. Tap into your equity today.

A home equity loan is a type of second mortgage that allows homeowners to borrow a lump sum of cash using their home's equity as collateral. Equity is the difference between your home's current market value and the balance remaining on your mortgage. Because Liberty Savings' equity loans feature fixed interest rates and predictable monthly payments, they provide stability and make budgeting easier for members just like you.

Right now, we're making it even more attractive for members to leverage that value. For a limited time, applicants can receive 0.75%APR off their lowest qualifying fixed-rate home equity loan rate, with rates as low as 5.75%APR*. A discounted rate can mean lower monthly payments and long-term savings.

One of the most popular uses for a home equity loan is home improvement. Renovating your kitchen, updating a bathroom, or improving energy efficiency can increase both the comfort and value of your home. By investing in upgrades today, you may build even more equity for the future. In some cases, interest paid on a home equity loan used for qualifying improvements may even be tax deductible, offering another potential financial advantage. Be sure to ask an accountant.

Home equity loans also offer generous flexibility. While they are ideal for renovations, members often use them for large expenses like appliances, weddings, tuitions, dream vacations and more.

Ready to explore your options? Stop by a local branch, visit www.LSFCU.org/HomeLoans, or call (201) 659-3900, option 4 today.

75 YEARS STRONG FOR HUDSON COUNTY

We're celebrating 75 years of serving the community

Thank you to all of our members and staff who have made this incredible milestone possible. To help us celebrate, be sure to check out all of our anniversary promotions. Details are inside, speak with a Representative in the branch, chat online, or call us at (201) 659-3900 Ext. 4. It's the perfect time to think about your entire financial outlook and make sure you're taking advantage of all of our products. Bringing all of your loans, savings, direct deposits to Liberty Savings will save you time, and could help you save a lot of money every month. Let's get this party started!

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Seventy-five years ago, Liberty Savings began with a simple but innovative idea: the power of people working together will lead to a more prosperous future for all. Today, it is my great honor to celebrate a remarkable milestone with you—the 75th anniversary of Liberty Savings Federal Credit Union. This year marks three quarters of a century dedicated to serving our members, strengthening families, and uplifting our communities.

Our story began on March 1, 1951, when the late William and Catherine Miller, both educators in the Jersey City public school system, founded the credit union. Encouraged by his close friend Thomas “Cork” Corcoran, William decided to put his knowledge into action. Together with Kay, he approached fellow teachers and offered free credit union membership to school employees all across Hudson County.

What started as a small group of educators helping one another manage their savings has grown into a thriving financial institution serving more than 22,000 members while managing over \$115 million in assets.

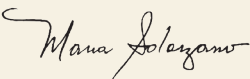
Over the past 75 years, the credit union movement itself has grown tremendously. What once began as small, employer-based, volunteer-run savings groups has evolved into a global network of cooperative financial institutions serving more than 142 million members and managing over \$2 trillion in assets. Despite that growth, the mission of credit unions has remained the same: people helping people.

On a personal note, this milestone gives me a moment to reflect on my own journey with Liberty Savings. My career here began many years ago as a filing clerk straight out of high school. Over time I had the privilege of serving in many roles, including Chief Financial Officer and Vice President, before being honored with the role of President/CEO.

Throughout my journey, our staff and members have truly become my extended family. I’m also proud of the many community partnerships we’ve built over the years with organizations such as the Hudson County Chamber of Commerce, Hudson County CASA, United Way of Hudson County, Peace Care NJ, Saint Peter’s University, and my beloved Kiwanis Club.

As we celebrate 75 years, we remain committed to the same values that inspired our founders: service, cooperation, and community. With your continued trust, I look forward to the many milestones still ahead for Liberty Savings and the members we proudly serve.

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Memorial Day: Monday, May 25th
- Juneteenth: Friday, June 19th
- Independence Day: July 3rd and 4th (Fri. & Sat.)
- Labor Day: Monday, September 7th



Plant the seeds now for extra cash next summer. Sign up for a Vacation Club account today. Use your extra money however you’d like.

As spring arrives and the days start getting longer and warmer, it’s the perfect time to start planning ahead. If you’re wishing you had a little extra cash this summer, this is the

perfect time to open a Vacation Club Account and start building for next year. Just like fresh spring flowers, you might be surprised at how quickly your savings blossoms.

Use the extra funds for a trip out of town, a quick weekend getaway, extra gas for the car, renovations around the house or apartment, a staycation, or whatever you’d like! Club accounts are flexible, so you can set a personal goal and choose the amount that works comfortably with your budget. Set up auto payments from direct deposit so you can set it and forget it. There’s no minimum balance, and the growth can really add up. For example, setting aside just \$100 every two weeks could grow to more than \$2,600 in a year.

The best part? You may barely notice the \$50 per week investment, but after some time passes, you’ve suddenly built up a fund ready for something fun, relaxing, or adventurous. Since the funds are flexible, you can be as spontaneous as you’d like.

Spring is the perfect time to start planting those seeds of savings. Start today by contacting our Member Services team at (201) 659-3900, Ext. 4.

Lock in an anniversary CD rate and earn more

**3.50%
APY***
12-MONTH CD

Traditional savings accounts are great for short-term flexibility, but their interest rates can fluctuate. For more dependable returns 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 while enjoying a special anniversary CD rate. Save more with a Liberty Savings CD. Stop by the branch and get signed up today.



Use the 50/30/20 rule to save more this spring

Spring in New Jersey brings longer days, waterfront walks, and plenty of ways to spend. But enjoying the season doesn’t have to derail your budget. The 50/30/20 rule is a simple way to stay balanced.

Start by using 50% of your income for essentials like rent, groceries, and transportation. Then set aside 30% for wants—dining out, local events, or a weekend stroll with coffee in hand. Finally, commit 20% to savings, whether that’s building an emergency fund or planning ahead. By dividing your money this way, you can enjoy everything spring has to offer while still growing your financial security. Small, consistent choices now can lead to greater freedom all year long. Take advantage of free outdoor spaces, explore neighborhood parks, and track your spending weekly to make sure your plan stays on course throughout the season.



Score a .75% loan rate discount during our 75th celebration

Sign up for any new loan and receive up to 0.75%APR off your lowest qualifying rate when you activate direct deposit on your account.* Direct deposit is free and convenient. Say goodbye to waiting in line to cash checks.

Take a moment to ask yourself: What are you paying for, and could you be paying less? As you move through exciting life stage moments, it's easy to accumulate multiple high-rate loans on expenses like your vehicle, second vehicle, credit cards, mortgages, costs of a growing family and more.

This is the perfect time to give yourself a financial check up. Be sure to talk with us about the power of loan consolidation. It may sound complicated, but it's actually simple. And right now, it could mean extra savings in your pocket every month.

Does it regularly feel like you're just one paycheck away from that must-have purchase? If you've been working hard to pay bills on time and manage your household budget, you need to check out our discounted loan rates. Our specialists are experts at helping members find extra savings in their finances. Every situation is unique, every member's goals and outlook are different. We keep processes simple to ensure all of our members are leveraging debt like the pros.

Reviewing your finances regularly can help you achieve more. Our Financial Advisors are here to help, free of charge. Visit us at the branch or call (201) 659-3900 Ext. 4 today.

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

Let there be rock! Let there be Liberty!

Our doors opened as a credit union for teachers in 1951. Rock and roll, or "rocking and rolling" music was the hottest new music. The term "Rock N' Roll" was coined by Cleveland DJ Alan Freed, and teens across the country quickly grew fond of it. We've been growing ever since Elvis laid down Heartbreak Hotel, and to quote his famous words, "You've got to follow that dream, wherever that dream may lead."

Join us in championing men's health and get a free prostate and colon screening

Liberty Savings is proud to sponsor and participate in a free Men's Health event on June 20th from 10:00 AM to 2:00 PM at Lincoln Park. If you're a 40-year-old man who hasn't been screened in over a year, or has never been screened, this is a must attend event.

Held just before Father's Day, this event encourages men to prioritize their health through regular checkups and screenings. Early detection can save lives and help ensure a healthier future for the families who depend on them.

Bring your father, husband, brother, son, uncle, or friend and encourage them to take this important step towards prevention.

Pre-registration is required. Find out more and register at jerseycityculture.org under the calender of events section. Be sure to stop by the Liberty Savings table and say hi!



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.

**Honoring our legacy.
Building the future.**

From 68 members, a volunteer staff, and loans written across a kitchen table, we've grown into a vibrant, four-branch financial institution helping more than 22,000 members build stronger financial futures. We're proud to have helped members walk through the doors of new homes, strengthen their credit scores, save for what matters most and more as they move through life's most meaningful moments together in our community.

As we look toward the future, we are committed to staying ahead of financial trends and emerging technologies while never losing sight of the relationships, trust, and community connections that have always made us strong.



Making a sales pitch at N.J.B.C. Convention

Basil Mueller retires



NEW LOCATION!

Five Corners
666 Newark Avenue
Jersey City, NJ 07306

Branch Manager:
Tracy Jeffery
tjeffery@lsfcu.org

North Hudson
108 48th Street
Union City, NJ 07087

Branch Manager:
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Branch Manager:
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Ironbound
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Branch Manager:
Chintan Desai
cdesai@lsfcu.org

Liberty Savings 
FEDERAL CREDIT UNION
Helping You Achieve Your American Dream