

LIBERTY HORIZONS

DRIVE AWAY WITH A 75 YEARS STRONG AUTO LOAN

2% off your lowest qualifying rate*
Rates as low as 5.50%APY*
Up to 100% financing available*

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

For 75 years, Liberty Savings has been helping members reach life's milestones with straightforward financial solutions they can trust. We're proud to continue that tradition with a new auto loan special designed to make buying or refinancing a vehicle simple, affordable, and stress-free.

Use your low-rate auto loan to purchase a brand-new vehicle or a dependable pre-owned car. We offer refinancing options that could help lower your rate, reduce your monthly payment, or better fit your current financial goals. At Liberty Savings, we believe lending should be transparent, easy to understand, and focused on helping members make informed decisions.

We encourage all of our members to speak with us about all options available. Even if you've already spoken with another lender or received financing through a dealership, it's worth taking a closer look. Not all loans are created equal, and having a trusted financial partner on your side can make all the difference.

For generations, we've helped members avoid common financing pitfalls by offering honest guidance and straightforward lending solutions. It's the same member-first approach that has guided Liberty Savings' community commitment and growth since day one.

Before you visit the dealership, consider getting pre-approved. You'll know exactly what fits your budget and can shop with greater confidence. To make your search even easier, visit our Best Drive Auto Center at www.LSFCU.org/BestDrive. Browse vehicles that are available right in the neighborhood, compare options, and review CarFax® reports from the convenience of your phone or computer.

Get started today and apply at www.LSFCU.org/AutoLoan, visit your nearest Liberty Savings branch, or call (201) 659-3900.



An epic celebration 75 years in the making

Attended by staff, leadership, community leaders, friends and family, our 75 Years Strong Annual Meeting and dinner celebration party was an event for the history books. In addition to food, fun and memories, Remy Francisco, Senior Member Service Representative, was honored with a Diamond Jubilee Employee Recognition Award. Check out more fun photos from the event on the back cover.

Pictured from left to right: Jo Bruno, Liberty Savings Board Chair, Michele Weiss, Liberty Savings Vice President/COO, Remy Francisco, Senior Member Service Representative, and Maria Solorzano, Liberty Savings President/CEO

MESSAGE FROM THE PRESIDENT

My Fellow Members,

As summer arrives and the days grow longer, there is renewed energy throughout our communities. After a cold winter and rainy spring, the sunshine feels especially welcome. I hope you and your family have the opportunity to enjoy everything this season has to offer, whether that means traveling, spending time outdoors, or celebrating life with family and friends.

At Liberty Savings, we're celebrating the season by continuing our 75 Years Strong anniversary with special offers to help members save more. This quarter, we're spotlighting our auto loan program. For a limited time, members can receive up to 2% off their lowest qualifying auto loan rate, including refinanced vehicles. If you currently have an auto loan with another financial institution, now is the perfect time to speak with one of our lending specialists. We may be able to lower your monthly payment and help you keep more money in your pocket. We also offer financing for up to 100% of your vehicle purchase.

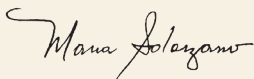
We're also making borrowing more affordable with personal loan rates as low as 9.75% APR. Whether you're planning a summer vacation, preparing for college expenses, upgrading your home, or purchasing a gift for a recent graduate, our personal loans provide flexible financing options. Loan amounts start at just \$500, and automatic payments can be linked directly to your Liberty Savings account.

Summer is a favorite time to connect with the people and organizations that make our community special. Throughout the season, you'll find Liberty Savings participating in local events and visiting members of our Select Employer Group (SEG) family. For decades, these partnerships with local employers have helped introduce thousands of individuals and families to the benefits of credit union membership.

We're especially excited to sponsor and attend the All About Downtown Street Fair, one of Jersey City's most vibrant and beloved events. It showcases everything that makes Jersey City a leader in arts, culture, and community. The energy and creativity on display are truly unmatched. We hope to see you there.

Finally, thank you to everyone who joined us for our 75 Years Strong Annual Meeting and Anniversary Celebration. Having spent more than 40 years with Liberty Savings, it is incredibly rewarding to see our credit union serving more than 19,000 members and managing over \$130 million in assets. As we reflect on our proud history, we remain focused on the future and the opportunities ahead for our members, communities, and Liberty Savings.

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Juneteenth: Friday, June 19th
- Independence Day: July 3rd and 4th (Fri. & Sat.)
- Labor Day: Monday, September 7th
- Columbus Day: Monday, October 12th



New Member Benefit: Digital Estate Planning at your fingertips.

Estate planning is one of those important tasks many people put off. It doesn't have to be complicated or time-consuming. Through Liberty Savings and our trusted partner, TruStage,TM members now have access to a digital estate planning solution from One Digital Trust (ODT).

The platform is simple to use. It helps you create legally valid estate planning documents right at home. Whether you're creating your first will or updating an existing plan, the tool guides you through the process step by step.

With one subscription, you can create documents including a Last Will and Testament, Power of Attorney, Living Will, guardianship instructions for minor children, pet directives, trusts, and more. The platform also includes a secure digital vault where you can store documents, catalog assets and debts to keep everything organized.

Think estate planning is only for the wealthy? Think again. Everyone can benefit from having a plan in place. Without one, decisions about your assets and personal affairs could be left up to state laws rather than your wishes. An estate plan can help protect your loved ones and provide peace of mind.

Getting started is simple. Create an account, explore the platform, and build your plan at your own pace. The intuitive design and guided experience make the process easy, even if you're not tech savvy. Take the first step toward protecting what matters most. Learn more and get started today at www.LSFCU.org/EstatePlanning.

3.50%
APY*
12-MONTH CD

Save big this summer

Lock in a fixed rate for a set term, and give your money a steady path to grow. Avoid surprises when the market dips while enjoying our special CD rates. Stop by the branch and sign up today.



Driving change for good: Maria Solorzano named Exemplary Businesswoman in Golf by United Way

Community is at the heart of everything we do, and in April, we were proud to sponsor the United Way of Hudson County's Dr. Howard Parish Memorial Golf Outing.



We were especially honored to celebrate Maria Solorzano, President and CEO of Liberty Savings, who was recognized as the event's Exemplary Businesswoman in Golf. Held at Spring Brook Country Club, the outing brought together community leaders, supporters, and advocates to raise funds that help improve lives throughout Hudson County by mobilizing our community's caring power.

On a personal level, the event holds special significance for everyone at Liberty Savings. Its namesake, Dr. Howard Parish, was a retired professor at New Jersey City University and a longtime Chairman of the United Way of Hudson County. A dedicated community advocate, Howie was also a longtime member of and champion for Liberty Savings.

Make summer better with the Platinum Visa Rewards Card

Summer is full of possibilities, whether you're planning a vacation, heading out on a road trip, enjoying local events, or making the most of longer days. Whatever summer has in store, your Liberty Savings Platinum Visa Rewards Card can make every experience more convenient, secure, and rewarding.

Enjoy rewards wherever summer takes you

Summer spending can add up quickly, but every purchase earns bonus points with the Platinum Visa Rewards Card. Whenever you swipe your card, you'll be rewarded. You'll also enjoy rates starting as low as 14.75% APR and capped at 18%, helping you avoid surprise fees and high rates.

A smarter alternative to carrying cash

We encourage members to let us know when they're traveling so we can monitor card activity and help prevent fraud.

Unlike cash, which can be impossible to recover if lost or stolen, your Platinum Visa Rewards Card offers added protection. If your card is misplaced, you can pause it through the LibertyLink app. Every Liberty Savings Visa card also includes zero-liability fraud protection. Traveling internationally? Your card is accepted at millions of locations worldwide, making purchases easy without carrying cash or exchanging currency.



Free balance transfers from your other credit cards

Points on every purchase

Pay low interest rates

Find out more at www.LSFCU.org/Visa

Take advantage of no-fee balance transfer options to help you break free from high-interest rates.

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

Celebrating 75 years of service with loan rates as low as 9.75%APR.* Borrow as little as \$500!

For 75 years, we've helped members exceed their financial goals. To keep the celebration in full swing, we're offering loans with rates as low as 9.75%APR.* Whether you need funds for home repairs, unexpected expenses, or a special purchase, our loans feature fast approvals, simple repayment terms, and competitive rates you can trust. Use your loan for anything. These special loans are ideal for graduation gifts, college send-offs, school supplies and more. Need a new appliance or ready to upgrade an entertainment system or other technology? We've got you covered. Don't forget, you can borrow as little as \$500 and repayment is simple.

Ready to get started? Swing by the branch or call a lending specialist at (201) 659-3900 Ext. 4.

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



We're supporting local businesses at the All About Downtown Street Fair this September

Join us at the All About Downtown Street Fair on Saturday, September 19, from 12:00 PM to 8:00 PM! The fair starts right at Newark Avenue and Grove Street. It's one of Jersey City's most popular community events. If you've never attended, this is the perfect opportunity to experience everything the Street Fair has to offer. Browse a wide variety of vendors featuring handmade goods, jewelry, artisan products, and local businesses showcasing their services. Enjoy family-friendly attractions including rides and face painting, relax in the beer gardens, and take in live music throughout the day.

Be sure to stop by our table to pick up some fun giveaways and learn more about the benefits, convenience, and personalized service that come with being part of the Liberty Savings family. We look forward to seeing you there!



CONNECT WITH US ONLINE TO STAY UP TO DATE WITH LOCAL EVENTS, HAPPENINGS AND FINANCIAL TIPS.

Our 75 Years Strong Annual Meeting and dinner celebration inspired our community

Thank you to our colleagues, leaders and community members who have made our 75 year history possible. Here are just a few memories from April's Annual Meeting and dinner celebration. Pictured to the right:

1.) John Wilson, Liberty Savings Board of Directors

2.) Cheryl Noell, Liberty Savings Board of Directors

3.) Ruddys Andrade, Diamond Jubilee Member Recognition Award

4.) Jim Ahrens, Chief Value Officer, Family Security Plan, presenting a donation to the LSFCU Scholarship Fund, Jim Miller, Liberty Savings Marketing, Community & Business Development Manager

5.) Rolando Lavarro, Liberty Savings Supervisory Committee Member and Jersey City Councilman, Maria Solorzano, Liberty Savings President/CEO, and Michele Weiss, Liberty Savings Vice President/COO



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**Did you know all
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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!*

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with Family Security Plan, speak
with a Representative or call
direct at (855) 538-1594.**

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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:
Karen Job
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Bayonne, NJ 07002

Branch Manager:
Chance Cerbone
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Ironbound
106 Fleming Avenue
Newark, NJ 07105

Branch Manager:
Chintan Desai
cdesai@lsfcu.org

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