

LIBERTY HORIZONS

PUT MORE YES IN YOUR HOLIDAYS

Get 2% off your lowest
qualifying Holiday Loan rate*



Make your holiday season more merry and bright at: www.LSFCU.org/Holiday

The season is filled with questions. Should we make the trip? Can we host everyone this year? Is *that* the gift they really want? And what about tickets to the show everyone's talking about?

This year, give yourself a little more room to say "yes" with the Liberty Savings Holiday Loan. Back by popular demand, this member favorite gives you extra spending power with up to 2% off your lowest qualifying rate, with rates as low as 7.75% APR.*

Best of all, how you use the funds is entirely up to you. Gifts for everyone on your list? Yes. Plane tickets to see family? Absolutely. A special dinner, festive outing or much-needed winter getaway? Those work too. Your Holiday Loan can be used for virtually anything you want or need this season.

A set loan amount can also help you know exactly how much you have available before the festivities begin. Repayment is simple, with terms up to 12 months and the option to make automatic payments directly from your checking account. This all adds up to more time enjoying the season and less time worrying about what's coming out of your wallet.

Learn more at www.LSFCU.org/Holiday and give yourself more freedom to enjoy the people, places and experiences that make this time of year special.

Ready to add a few more "yeses" to your season? Visit any Liberty Savings branch or call our dedicated Loan Department at (201) 659-3900 Ext. 4 to get started.



Wrap up extra cash for next year's holiday season

Holiday shopping may be on your mind right now, but it's also the perfect time to start saving for next year. Open a Liberty Savings Holiday Club account and make saving easy by setting up automatic payroll deductions. Think of it as "set it and forget it." Have a small portion of every paycheck deposited directly into your Holiday Club account.

Even if it's just a little at a time, those savings can add up fast. When next year's holiday season arrives, you'll have extra cash ready for gifts, celebrations and seasonal expenses. Speak with a Representative today and open up some extra cash next year.

MESSAGE FROM THE PRESIDENT

My Fellow Members,

The festive holiday season has arrived in Hudson County, and there's truly something special about this time of year. Last year, Jersey City was named a top U.S. destination for holiday celebrations, with 69.4 festive activities per square mile and 1,460 seasonal things to do. This year, things are only getting more merry and bright!

From neighborhood celebrations and family gatherings to shopping locally and enjoying all our communities have to offer, we're proud to be part of that Hudson County energy, tradition and spirit.

Back by popular demand is one of our most popular products, and one of my personal favorites, our Holiday Loan. Members can receive up to 2% off their lowest qualifying rate, with rates as low as 7.75% APR to help with the costs of holiday spending. I love this product because I know it makes a real difference during a meaningful time of year, helping members create moments and memories that can last forever.

The end of the year also gives us an opportunity to reflect on everything we've accomplished together. One of my proudest shared accomplishments of 2026 was celebrating Liberty Savings' 75th anniversary. What began as a small, member-driven credit union with just 68 members has grown to serve more than 22,000 members today.

Throughout those 75 years, Liberty Savings has helped generations of members purchase homes, reach important milestones and navigate some of life's biggest financial moments. None of it would be possible without the trust and dedication of our members. As I've said throughout our anniversary celebration, our story really is your story.

I am incredibly honored to announce that we are being recognized as a Hudson County Legend with the Corporate Citizenship Award at the Hudson County Chamber of Commerce's Legends Gala. And what a year 2026 has been! We introduced new member benefits, including our Estate Planning program, while continuing our commitment to organizations that strengthen our communities—from the United Way, to the American Cancer Society's Making Strides Against Breast Cancer, Saint Peter's University, and many more.

Our 75-year history reminds us how much is possible when people work together. Thank you for being part of our credit union family. Wishing you and your loved ones a joyful holiday season and a bright New Year!

Sincerely,

Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Columbus Day: Monday, October 12th
- Veterans Day: Wednesday, November 11th
- Thanksgiving: Thursday, November 26th
- Christmas Eve, 12/24: Closing at 1:30PM
- Christmas Day: Friday, December 25th
- New Year's Eve 12/31: Closing at 1:30PM
- New Year's Day 2027: Friday, January 1st



Holiday cheer starts with a smart spending game plan

According to an Experian survey, 63% of consumers say they spend too much during the holidays, while 94% admit they could be tempted by an unplanned purchase if it were on sale.

Planning can help keep holiday spending, and financial stress, under control.

Start by deciding how much you can comfortably spend without dipping into emergency savings or money needed for regular monthly expenses. Then create categories for gifts, travel, food, entertaining and holiday activities.

Don't forget the expenses that are easy to overlook. Gas, tolls and parking for holiday travel can add up. So can babysitters for parties, shipping gifts, wrapping supplies, decorations, hostess gifts, work celebrations and those last-minute trips to the store. Building a cushion into your budget can help cover these extras.

Create a shopping schedule. Make your gift list early, set a spending limit for each person and identify when you plan to shop. Starting sooner gives you more time to compare prices, watch for sales and avoid rushed purchases. Remember: A sale is only a bargain if it's something you planned to buy.

If you use a Liberty Savings Visa for holiday purchases, consider setting a spending limit beforehand and tracking purchases as you go. Most importantly, have a plan for paying your balance. With a budget, a schedule and a little discipline, you can focus less on spending and more on enjoying the season!

Making a fashion statement for change

In September, our staff proudly wore yellow and gold to help raise awareness for Childhood Cancer Awareness Month. By coming together, our team helped shine a light on children and families facing cancer while encouraging greater awareness, compassion and support. Small acts make a meaningful difference when a community stands together.



Hudson County's hidden holiday tree

Did you know there's a secret Christmas tree hidden inside a PATH tunnel?

The festive tradition began in the 1950s when a PATH signal repairman decorated his signal-room window with colorful Christmas lights. Today, a small, illuminated tree proudly continues the tradition.

Want to spot it yourself on your next trip? While riding between the Hoboken and Newport stations, look out the left-side windows as the train travels through the dark tunnel. Keep your eyes peeled—the tiny, twinkling tree is easy to miss! The beloved tradition has even survived hurricanes and major tunnel flooding. It's a little bit of unexpected holiday magic waiting to be discovered beneath Hudson County.



**CLAIM YOUR
1.5%
CASH BACK**

Getting started today:
www.LSFCU.org/Visa

Save on holiday spending with 1.5% cash back on all Visa Rewards purchases!

Shop, celebrate and enjoy everything the season brings with a card from a credit union that puts members first all season long. Make your holiday spending work a little harder with the Liberty Savings Visa Rewards Card. From gifts and festive dinners to travel and those last-minute surprises, it's a convenient way to keep seasonal purchases together while making the most of every swipe. Plus, earn cash back every time you shop!

**Don't have a Visa Rewards Card yet?
Sign up today and cash in on big benefits:**

- Earn cash back and points on every purchase
- Fast cash advance access at ATMs
- Peace of mind with 24/7 fraud monitoring
- Worldwide acceptance to keep you covered

*Visa Rewards Card eligibility is determined by LSFCU and is based upon the borrower's credit worthiness. Rates and Terms are subject to eligibility and may change without notice.



Maria Solorzano, LSFCU President/CEO, receives Saint Peter's University honor for lifelong leadership and service

Maria Solorzano, President and CEO of Liberty Savings Federal Credit Union, was honored with Saint Peter's University's 2026 Hearts & Minds Loyalty to Alma Mater Award, recognizing her longstanding dedication to the University and the Hudson County community.

A 1984 Saint Peter's graduate, Maria's connection to Jersey City runs deep. Her career began as a Dickinson High School work-study student at Liberty Savings, ultimately leading to her role as President and CEO in 2017. Throughout her career, Maria has remained committed to expanding opportunity, supporting financial independence and strengthening the communities Liberty Savings serves. She also serves on the Saint Peter's University Board of Trustees and is active in civic and business organizations throughout the region. Congratulations to Maria on this well-deserved recognition and for continuing to make the entire Liberty Savings community proud.

Make the season even brighter with an Express Loan

No credit report required | Fixed 28%APR* | Approvals in 24 hours

When unexpected expenses happen, you need solutions, not stress. Traditional Payday Loans often come with high fees and repayment terms that can make it difficult to get ahead. Liberty Savings Express and Express Plus Loans are designed to provide a safer, more affordable option when you need money fast.

Express Loans give you:

- Loan amounts from \$200 – \$1,000
- 6-month repayment terms
- Fixed 28%APR.* No prepayment penalties

Express Plus Loans give you:

- Loan amounts up to \$2,000
- 12-month repayment terms
- Fixed 28%APR.* No prepayment penalties

Find out more at www.LSFCU.org/Express, visit any branch or call (201) 659-3900, Ext. 4.



*Loan eligibility and rates are determined by LSFCU. \$20 application fee is non-refundable. Eligibility for an Express Loan requires LSFCU membership in good standing for a minimum of six (6) months. Eligibility for an Express Plus Loan requires LSFCU membership in good standing for a minimum of twelve (12) months. Eligibility requires current employment and Direct Deposit or Payroll Deduction sufficient to cover all LSFCU payment obligations. LSFCU Express and Express Plus Loans are granted under the NCUA PALs and PALs II definitions and are subject to the limitations prescribed by law. Rates and terms are subject to change without notice.



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



Bitcoin has experienced losses of more than 75% from previous market peaks.

Cryptocurrency: a wild new financial universe filled with hype and uncertainty

Imagine if money worked like rare items collected in a video game; stored in a digital backpack, traded instantly and protected by secret codes. That's essentially cryptocurrency: digital money secured by blockchain technology, a public ledger that records transactions.

There's no denying the excitement crypto has generated. But cryptocurrency comes with significant risks. Prices can swing wildly. A coin worth hundreds today can be nearly worthless tomorrow. Digital wallets also require strict personal security. Lose your private key, and your money could be gone forever.

Unregulated markets can create an environment where even smart investors get burned. Remember, at Liberty Savings, your deposits are backed by the security of the U.S. government.

Financial fads aren't new. We've seen dot-com stocks soar and crash, meme stocks make headlines, and countless "can't fail" investment tips do exactly that. Many trends begin with excitement but fade when reality hits. Cryptocurrency could face similar uncertainty.

For those who prefer something steady, there are guaranteed ways to grow your money. Certificates of Deposit (CDs) provide secure, predictable returns. They may not offer the thrill of crypto, but with patience and planning, they can help build real, lasting success.

**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.

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
kjob@lsfcu.org

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

Branch Manager:
Chance Cerbone
ccerbone@lsfcu.org

Ironbound
106 Fleming Avenue
Newark, NJ 07105

Branch Manager:
Chintan Desai
cdesai@lsfcu.org

**Liberty
Savings** 
FEDERAL CREDIT UNION
Helping You Achieve Your American Dream