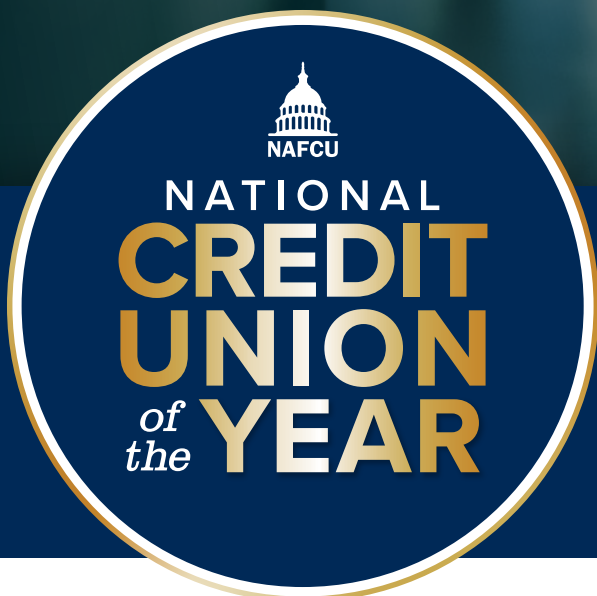


NAFCU NAMES

**LIBERTY FCU
NATIONAL
CREDIT UNION
of the YEAR**



The National Association of Federally Insured Credit Unions has awarded Liberty FCU its top honor among 4,760 credit unions nationwide.



In presenting the award, NAFCU acknowledged Liberty Federal Credit Union for value returned to the membership, financial performance, and involvement within the communities it serves.

Earn Extra Rewards with Your Platinum Rewards Debit and Credit Cards!



We're offering
bonus points
throughout
the holiday
shopping season!



October

November and December

Black Friday through Cyber Monday

EARN 2X POINTS
on all purchases made
at these major retailers—
online and in-store!

Walmart  **KOHL'S**

 **meijer** 

EARN 2X POINTS
on all Amazon Purchases



EARN 3X POINTS
on all ALL PURCHASES!



Plus, Liberty FCU's Platinum Rewards Credit Card also offers these valuable bonus point opportunities!

3X Restaurants and Food Delivery Services
October-December - Rotates quarterly

2X Gas and Groceries *All year long*

1X One Point Per Dollar *On all purchases*

“ It's so easy to earn great rewards. I use my card every time I make a purchase! ”

Samantha Evansville

Apply for your Platinum Rewards debit or credit card at any location and receive it SAME DAY!

*Standard point earnings are 1 point per \$1 on credit purchases and 1 point per \$2 on debit purchases made with a signature. Bonus points earned during the month will be awarded in a lump sum no later than the middle of the following month.

Vertical CHECKING

3.45% APY

+ FREE ATMS ANYWHERE

Recognized as America's
**BEST HIGH-YIELD
CHECKING ACCOUNT**

Open your Vertical Checking
account today!



How much can you
earn **EVERY MONTH**
with 3.45% APY?¹

DAILY BALANCE	31-DAY EARNINGS
\$5,000	\$14.44
\$10,000	\$28.88
\$20,000	\$57.75

The right coverage. The right price.

Liberty Federal Credit Union Insurance Group agents work with national providers to find the best coverage—and the best price—for your property and casualty needs.

- > Automobile
- > Homeowners / Condominium / Renters
- > Excess Liability Umbrella
- > Personal Articles Floater
- > Motorcycle / Scooter / ATV
- > Recreational Vehicles / Travel Trailers
- > Watercraft



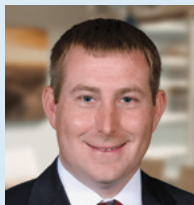
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*Celebrating 20 years of
serving your insurance needs*

Liberty Federal Credit Union Insurance Group also offers commercial insurance, including general and professional liability coverage, lessor's risk, investment properties, business auto, and worker's compensation.



TRAVIS RUPPRECHT
Personal Lines
Insurance Agent
Ext. 1260



CHAD DISHMAN
Personal Lines
Insurance Agent
Ext. 1262



JACOB BARTLEY
Personal & Commercial
Insurance Agent
Ext. 1264



LIBERTY FEDERAL CREDIT UNION INSURANCE GROUP

HOME | AUTO | BUSINESS

Contact us today for your free quote

1-800-800-9271 | libertyfcu.org/insurance

Licensed in IN, IL, KY, and TN

¹Annual Percentage Yield accurate as of 8/25/2023. Rate subject to change. Minimum \$25 required to open. Contact any employee for further information about applicable terms and fees. Applicable on balances up to \$20,000. Some requirements apply. ATM fee reimbursement limited to \$15 per account per month. Fees reimbursed based on transaction details obtained by the ATM provider. Based on a 31-day month. Fees or other conditions could reduce earnings on the account. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Inc. Federally Insured by NCUA.



Avoid Falling for Law Enforcement and Government Impersonation Scams

Scammers have been impersonating law enforcement and government employees for years. Recently, they have adopted updated tactics to increase their odds of success, including:

- Many scammers will spoof a phone number so that your caller ID will make you believe the call is coming from a local law enforcement agency, the IRS, FBI, or another trusted organization.
- Scammers will try to instill fear in you by stating that there is a warrant out for your arrest, you failed to report to jury duty, attend a court date, etc. Then they may urge you to resolve the problem by paying them a large amount of money, often via gift cards, wire transfer, or cryptocurrency.
- More recently, scammers have added yet a new twist: They will ask you to not speak with anyone about the matter, and they may ask you to meet them in person and pay with cash.

Remember, if you receive a threatening call that is supposedly from a law enforcement or government agency, call that agency at a phone number you know belongs to that agency. Do not call back at the number that called your phone.

Most importantly, always avoid meeting someone you do not know for a cash payment.

Ensure that you speak with your local police department or your financial institution before considering complying with any demands.



SKIP-A-PAY For the Holidays!

Need extra cash for the holidays?
Now is the perfect time to take advantage of Liberty FCU's skip-a-payment program!

For a \$35 fee, skip-a-pay allows you to postpone your monthly loan payment—without hurting your credit.

Complete eligibility details and a skip-a-payment application are available online at libertyfcu.org/skipapay.

MISPLACE YOUR CARD?

Turn it off and on in an instant!

This powerful feature also lets you set spending limits and travel notifications or report your card as lost or stolen, all within your mobile banking app!

Learn more at libertyfcu.org/cardcontrols.

