



AT YOUR SERVICE

Summer 2024

A publication of Liberty Federal Credit Union



NAFCU NATIONAL CREDIT UNION *of the* YEAR

AUTO LOAN SPECIAL

NO MONTHLY PAYMENTS¹ FOR 90 DAYS

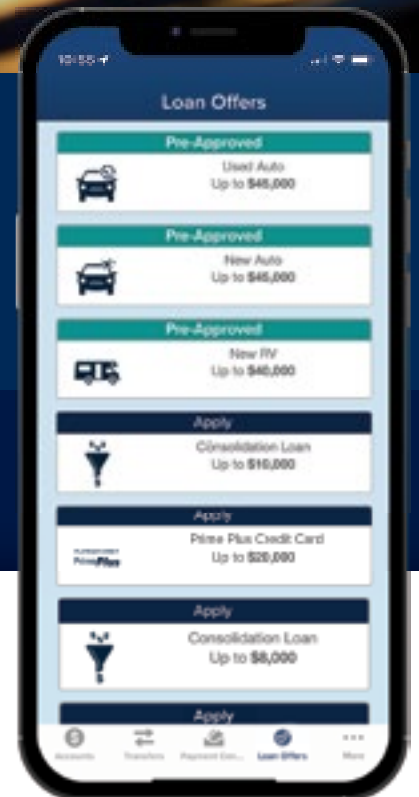
PLUS RECEIVE A

1/4%_{APR} DISCOUNT WITH SELECT CHECKING ACCOUNTS²

Customized loan offers now available in the app.

Simply select any offer and confirm some basic personal information. It's the fastest, easiest way to fund your next vehicle!

Download the Liberty FCU mobile app today!



¹Offer valid on applications now through July 31 when funded on or before July 31. Interest accrues during the 60 days. Ask your loan officer how this may impact your payments. Purchase and refinanced personal auto loans only with a maximum term of 72 months. Vehicles must be 2018 model year or newer. Not valid on motorcycle or RV loans. Minimum 670 credit score (TransUnion FICO Classic 08 model). All borrowers must be currently employed or receiving regular, monthly, verifiable income. ²Receive 1/4% APR off any new personal, auto, or recreational vehicle loan when you have Liberty FCU's free Vertical Checking or Platinum Rewards Checking. Liberty FCU verifies the past checking history of applicants with ChexSystems, a national consumer network. Information obtained from the report could result in checking account denial. Discounts not available on rates matched against local competitors. Not available on line of credit, credit cards, student loans, certificate or share pledge, or any special lending programs. Dealership credit bureaus not accepted. Existing Liberty FCU loans are not eligible. Federally Insured by NCUA. Equal Housing Lender.

Loan Offers are also available in the main menu in online banking. Offers are updated quarterly and may not be available immediately for new digital banking users.

TRANSFER YOUR DEBT AND SAVE

with our PLATINUM PrimePlus CREDIT CARD!

“ It was a very easy process, and the savings are significant! I highly recommend Liberty FCU! ”

Melanie Henderson, KY



Or take advantage of our incredible rewards program!

3X POINTS **Travel & Entertainment**
Rotates quarterly

2X POINTS **Gas & Groceries**
All year long

1X POINTS **One point per dollar on all purchases**

SAVINGS EXAMPLE¹

BASED ON \$4,000 BALANCE & \$100 MONTHLY PAYMENT

	Liberty Platinum Prime Plus	Target REDcard [®]	Chase Freedom [®]	Discover it [®] Card
MINIMUM APR	11.50%	27.90%	20.49%	17.24%
TIME TO PAY OFF	48 months	116 months	68 months	60 months
INTEREST PAID	\$734	\$7,570	\$2,786	\$1,993
Amount Saved with Liberty Federal Credit Union		\$6,836	\$2,052	\$1,259

Apply today and receive



0% ON BALANCE TRANSFERS
FOR THE FIRST SIX MONTHS²



NO BALANCE TRANSFER FEES



INTRODUCTORY RATE OF 1.99% APY
ON NEW PURCHASES

¹Source: Comparison chart courtesy of Credit Karma Debt Repayment Calculator. Liberty FCU example includes six months at 0% APR, which is applicable to balance transfers on new cards only. Liberty FCU rate accurate as of 5/7/2024. Competitor rates effective 5/1/2024. ²0% APR applicable to balance transfers for the first six months the credit card accounts is open. 1.99% introductory APR for the first six billing cycles. Annual Percentage Rate may vary. If you are charged interest, the charge will be no less than \$1. APR for purchases and balance transfers will be 11.50% to 18.00% APR after introductory period based on creditworthiness. Cash advance fee will be 11.50% to 18.00% APR. All Annual Percentage Rates will vary with the market based on the Prime Rate. All payoff calculations assume there are no additional charges, cash advances, balance transfers, or other transactions that would increase the credit card balance. The double points category may exclude Walmart, Sam's Club, Target, and other discount stores. Federally Insured by NCUA.

Your entire financial picture. All in one place.

CARD CONTROLS

Misplace your card?
Turn it on and off
in an instant

CHECK DEPOSIT

Deposit your check using
your phone's camera

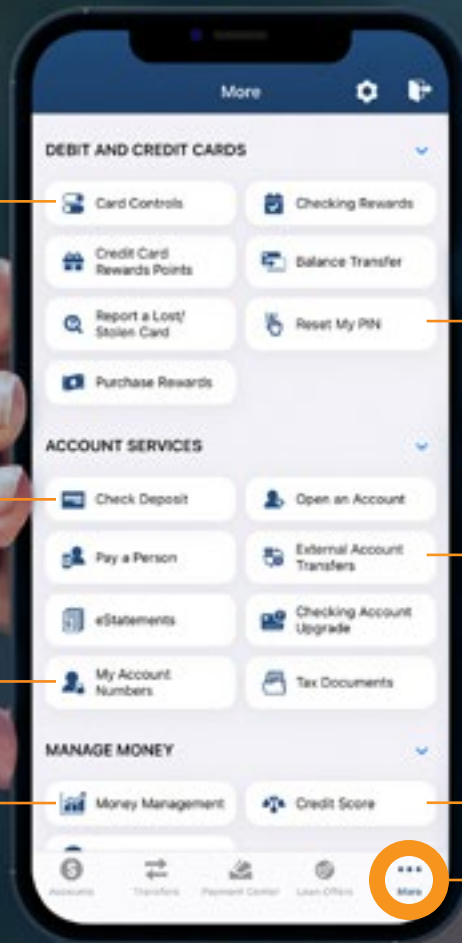
NEW!

MY ACCOUNT NUMBERS

Providing secure and
convenient access to all
your account numbers

MONEY MANAGEMENT

Manage all your finances—
including those with other
banks or advisory firms



RESET MY PIN

Create a new PIN
for any of your debit
or credit cards

EXTERNAL TRANSFERS

Move money to your
Liberty FCU account
from any other
financial institution

CREDIT SCORE

Enjoy free access
to your credit score,
credit report, and more

Find all these and
more in the **More** tab!

Vertical CHECKING

3.45%

APY

**+ FREE ATMS
ANYWHERE**

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



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

Open your Vertical Checking
account today!

¹Based on a 31-day month. Fees or other conditions could reduce earnings on this account. Annual Percentage Yield accurate as of 5/1/2024. Rate subject to change. 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. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Inc. Federally Insured by NCUA.

EVERY PURCHASE IS AN AUTOMATIC ENTRY!

You could win up to
\$10,000

when you make everyday purchases with
your Liberty FCU debit or credit card

Groceries, gas, deliveries to your door, streaming on your big screen...
Make everyday purchases with your Liberty FCU Mastercard debit or
credit card now through December 31, 2024, and you'll be automatically
entered to win \$10,000!



No purchase necessary to enter. Learn more and see full sweepstakes rules and regulations at libertyfcu.org/pricelessurprises

NEWS BRIEFS

> Free 2024-2025 Academic Planners

Planners will be available to members in all Liberty FCU offices while supplies last starting July 18. Planners will not be mailed.

> 2025 Board Applicants Requested

The credit union's nominating committee is seeking candidates to fill four openings on the 2025 Liberty FCU Board of Directors. Applicants are required to be primary members age 18 or older with active accounts in good standing for at least one year prior to the annual meeting that will be held on March 11, 2025.

To be considered for nomination, you must submit an application to the nominating committee by 6 p.m. CDT on Friday, August 30. The nominating committee will review the applications and select candidates for the ballot. Other members can be added to the ballot by submitting a petition signed by a minimum of 500 Liberty FCU members. Applications can be downloaded at libertyfcu.org/boardapplication, or you may receive one by mail by calling the Marketing Department at (812) 477-9271 or 1-800-800-9271, Ext. 1419.

Take a vacation from your loan payment with

SKIP-A-PAY

Looking for extra cash for a summer vacation? For a \$35 fee, skip-a-pay allows you to postpone your monthly loan payment—without hurting your credit.

Apply online at libertyfcu.org/skipapay.

