

NAFCU 2023
NATIONAL CREDIT UNION *of the* **YEAR**

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

SAVINGS EXAMPLE*

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



Or take advantage of our incredible rewards program!

3X Travel & Entertainment
Rotates quarterly

2X Gas & Groceries
All year long

1X One point per dollar on all purchases

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

*Source: 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 10/25/2023. Competitor rates effective 10/25/2023. 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 Rate 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.

There's more to love in the Liberty FCU Mobile App

Our free mobile app puts advanced banking features in the palm of your hand!



TAKE CONTROL OF YOUR FINANCES IN 2024!



Card Controls

Turn your card on and off, set spending limits and travel notifications, or report your card lost or stolen—all from your app!



Reset My PIN

Simply select the card you would like to change, then enter your new PIN. It's that easy!



Credit Score

Enjoy free access to your credit score, credit report, credit monitoring with real-time alerts, personalized offers, and more!



Pay Bills

Set one-time or recurring payments to any business.



Loan Offers **NEW!**

View credit-based offers customized exclusively for you—including pre-approved offers when applicable!



Money Management

This powerful and easy-to-use tool lets you manage all of your finances—including those not at the credit union!



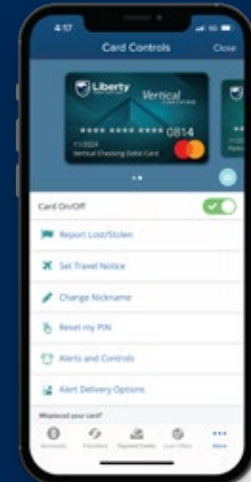
Check Deposit

Deposit your check anytime from anywhere—without having to visit a branch!



eStatements

Quickly and easily view your Vertical Checking earnings, loan payments, and more for any of the past 18 months—directly on your phone!



Learn more about these and other advanced banking features at libertyfcu.org/mobile.

If you don't have the Liberty FCU mobile app, download it today wherever you get apps!



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

Liberty FCU Annual Meeting to Be Held in March

Liberty Federal Credit Union will hold its Annual Meeting on Tuesday, March 12. This year's event will take place at the Main Office on Theater Drive in Evansville, IN. Executive management and officials will review the credit union's financial performance and announce the newly elected members on our Board of Directors.

The Nominating Committee approved four individuals
for the Liberty FCU Board of Directors.

Liberty FCU Annual Meeting Tuesday, March 12

Liberty FCU Main Office
4401 Theater Drive | Evansville, IN

Refreshments and Social Time – 5:15 to 6 p.m. CST

Business Meeting – 6 to 6:30 p.m. CST



Jane Magary

35 Years in Finance
and Accounting;
9-year LFCU Board Incumbent



Connie Ralph

President & CEO of Evansville
Goodwill Industries;
3-year LFCU Board Incumbent



Bob Suhrheinrich

Retired EVSC Administrator;
18-year LFCU Board Incumbent



Lori Sutton

Chief Inclusion, Diversity and
Equity Officer at American Water;
4-year LFCU Board Incumbent

Because there are four openings, each of these applicants will be elected by acclamation unless one or more additional applicants choose to run by petition. To run by petition, a qualifying member must collect and submit 500 member signatures and complete a Board of Director application by February 1. Signatures for petitions will not be allowed on credit union property. A brief statement of qualifications and biographical data for each nominee is available online at libertyfcu.org/boardnomineeinfo. Board applications and petition forms are also available by contacting the Liberty FCU Marketing Department at (812) 477-9271 or 1-800-800-9271. Nominations will not be accepted from the floor. If a member runs by petition, voting will take place in our lobbies Friday, March 1, through Friday, March 8, as well as at the annual meeting from 4:30 to 5:30 p.m. CST.

¹Annual Percentage Yield accurate as of 10/25/2023. 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.



Deepfake Scams

What is a deepfake scam? This type of scam employs the use of artificial intelligence (AI) to create digitally manipulated content with the intent to defraud the intended recipient.

Deepfakes are often pictures or videos, but even voices can be cloned or manipulated to make it sound like a specific person. Voice spoofing is a form of deepfake scam which utilizes AI to clone the voice of a loved one, friend, or even a known law enforcement officer. Deepfakes can also be used to create convincing videos or pictures that can make you believe a loved one is in trouble, make you believe that the person you are speaking with is real (e.g. romance scams), or otherwise convince you that you are interacting with someone you know.

However, you can detect this activity and avoid falling victim to this scam. For instance, if you receive a call from someone you know and they are making out-of-character requests, call them back at a “known good number” that is already in your contacts list. You can also ask them unique personal questions that only they would know, since a scammer would likely not have that person’s knowledge or memory of past events. Additionally, if there are long pauses or slight distortions in the caller’s voice, this could also indicate that the attacker is typing sentences, and the voice is being synthesized. If the person you are speaking with is incorporating emotional manipulation (e.g. they have been kidnapped, threatening law enforcement action against you, telling you to send money ASAP, or to remove all the money from your bank accounts, etc.), **you should not only call them back at a verified phone number to confirm their identity, but also contact law enforcement if you or the caller appears to be in danger.**

Lastly, **your financial institution will never call you to ask for sensitive information.** Instead, we can be a source of guidance if you have fallen for a deepfake scam involving your finances.

NEWS BRIEFS

> Liberty FCU Scholarships

The credit union will again award ten \$5,000 Ted Hitch Scholarships to graduating high school seniors! Applications are available at Liberty FCU offices, from most area high school senior counselors, and online at libertyfcu.org/scholarship.

> Tax Forms

Members who qualify based on dividends earned, savings bond interest paid, or mortgage interest paid will receive separate forms by January 31 for tax reporting purposes. Those holding IRAs, HSAs, and/or CESAs will receive individual IRS reporting forms. Duplicate tax-reporting forms are available for a small fee should you misplace these documents.

> 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.

DISCLOSURE INFORMATION

Inactive Account Policy: A primary account owner with aggregate share balances less than \$200 and no activity for two years or more will be charged a monthly inactivity fee. Only withdrawals, deposits, and loan payments are considered activity. Primary account owners are exempt from the fee if they are under age 23 or have any of the following products: Individual Retirement, Coverdell Education Savings, and Health Savings Accounts; active loan accounts; credit cards; or safe deposit boxes.

Statutory Lien Regulation: Federal law gives the credit union the right to apply the balance of shares and dividends in all of your accounts at the time of default to any debt owed to us by you or a joint owner of your account. Once the loan is in default, we may exercise that right without further notice to you.