

LIBERTY HORIZONS



GET FAST ACCESS

HOME EQUITY CASH

Home Equity Loans as low as 7.50%APR*

Earn up to 1% off your lowest qualifying Home Loan Rate.*
Find out more and get started at www.LSFCU.org/Equity

Today's homeowners have a huge advantage. According to CBS News, home equity levels are at record highs. This is especially true in Hudson County. Here, home values increased by 6% within the past year alone.

If you're a homeowner with big goals that just can't wait, a Home Equity Loan is the ideal solution. It doesn't matter if you want to renovate your space, pay for a wedding, turn your side hustle into something greater or anything else. You can use your Home Equity Loan funds however you see fit. With our flexible payment options, it's a financially savvy way to get the extra funds you need sooner rather than later. Borrow as little or as much as you'd like, then, tap into extra cash as you need it. It's one of the best ways to access the equity you've built in your home without selling it.

At Liberty Savings, we're offering Members 1% off their lowest qualifying rate, with rates as low as 7.50%APR*. These deals can add up to big savings—especially compared to other, more common methods of borrowing money. Credit cards now have an average APR of over 22%. This 15-point difference means you can save thousands when you use a Home Equity Loan.

Right now, it's common to feel like big goals need to take a backseat to everyday work. We're here to tell you that doesn't need to be the case. Our Loan Advisors can help you find the ideal lending solution for immediate and long-term needs. Call (201) 659-3900, option 4 to get in touch with a Lending Specialist today.



Ready for a whole new you? Get details on our Credit Score Makeover inside.

How do you build good credit? It can seem complicated, but with the aid of a Liberty Savings Lending Specialist it can be simple. We want all of our members to be set up for success. Read more inside, or call us at (201) 659-3900, Ext. 4, to get the credit score of your dreams.

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

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Do you feel the heat? I am not just talking about the weather. When it comes to being one of the hottest local destinations for summertime fun, Hudson County is at the top of the list.

At Liberty Savings, the warm weather isn't slowing us down. We are busy planning our Fall financial outlook, evaluating new rates, and preparing exciting new offers for our Members. Today's financial climate and housing market can be hard to predict. That's why this behind-the-scenes work is so important. We are committed to finding the best solutions that help our Members stay one step ahead.

If you are taking a trip, don't forget to notify one of our Member Services Representatives about your plans. Otherwise, your out-of-town spending could get flagged as fraudulent activity. A little extra planning can be the difference between having a relaxing vacation or a stressful one.

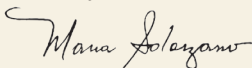
In addition to the warm weather budgeting tips in this newsletter, there are plenty of other Liberty Savings-approved ways to make the most of this season. No matter how you plan on spending your summer, make sure your wallet is an asset, not a liability. Across the U.S., credit card APRs are hitting record highs. Some are even over 33%.

There is no need to put up with those costly options. A Liberty Savings Visa offers qualified Members rates as low as 11.00% APR. That means you might save thousands every year just by choosing a different card. Our lower APRs can even help you save on purchases you've already made when you transfer an existing credit card balance onto your Liberty Savings Visa.

A summer break is the ideal time for teenagers to learn new skills, like money management. According to a national survey, students who have frequent discussions about money with their parents score higher on financial literacy tests. As a credit union founded by Jersey City educators, we are here to make sure Hudson County's future leaders are well-prepared. If you are looking for ways to help your teen improve their financial literacy, getting them signed up for a savings account where they can stash some summer earnings is the perfect place to start.

I'd like to encourage everyone to take some time to enjoy all that Hudson County has to offer this season. Here's to a summer filled with opportunities for growth, unforgettable memories, and shared success.

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Independence Day, Thursday, July 4th
- Labor Day, Monday, September 2nd
- Columbus Day, Monday, October 14th
- Veterans Day, Monday, November 11th

Be sure to stick to a warm weather budget



It can be easy to get carried away with summer expenses. Wanderlust is in full swing, outdoor festivals and events are popping up around town, and, well, you can only turn down ice cream for so long. But the warmer months come and go quickly, and we're here to make sure you don't head into the fall with a fiscal headache. Here are some tips for having a budget-friendly summer that will keep your mind at ease about your finances even when the days start to get shorter.

Start with an overview, even if it's vague. You might not have definitive summer plans in place, but coming up with some parameters—how much you'd like to put towards vacation, for example—makes budgeting for spontaneous purchases (new bathing suits, barbecue tools, baseball tickets—you name it) less of a wild guess.

Figure out how much warm weather utilities like air conditioning will cost. Different seasons call for different expenses. If you can get a gauge of what you'll have to shell out for the essentials, you'll have a much better idea of what you'll have left over for fun. Checking last year's bills online is the perfect place to start.

Make a savings goal. You've got some idea of what you want to spend on entertainment, what you have to spend on summer-specific utilities—now use some of the remainder to create some high-yield growth. Put some money aside now, and you just might find that the holidays are extra happy this year.

Go for more green with a Certificate of Deposit

4.00% APY*
6-MONTH CD

Traditional savings accounts work well for short term flexibility, but there's a downside: rates might be variable and subject to change—when the markets dip, so does the growth of your savings. For future funds you can truly count on (and make plans with), set up a CD.

Put away some cash for a specific term, at a guaranteed rate that isn't tied to the market, and watch your savings grow. That's smart savings.



Wish you had some extra vacation cash? Join the club!

We all need a break from the everyday grind, and there's no better way to reset than with a little R&R somewhere new. Our Vacation Club Accounts are designed to help members like you put savings on auto pilot so you can get there

faster. Whether you're dreaming of some much-needed time on the beach, on the mountain, or in that enchanting city you've always wanted to experience, a Vacation Club Account is just the ticket. Sign up, and set up automated deposits from your paychecks towards the cost of your next vacation or expenses. They're totally flexible so you can set the amount that works best with your budget. There's no minimum balance, and the growth is competitive—just \$100 every two weeks would earn you more than \$2,600 in a year's time. The beauty is, you might not even notice the \$50 per week investment, and then, after some time passes—boom—you've got the funds to do something fun and exotic.

Start today by contacting our Member Services team at (201) 659-3900, Ext. 4.



Give yourself a Credit Makeover

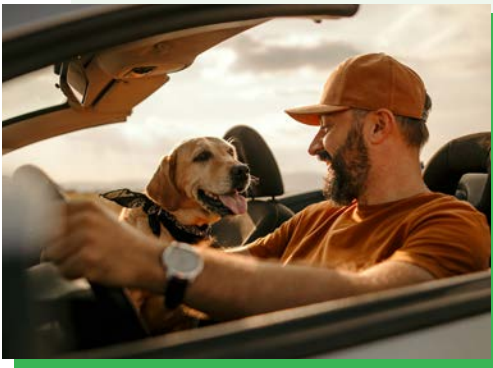
Having good credit grants you access to all facets of practical living: getting a home loan, approval for an apartment — maybe even a career, depending on the field. Your credit is a strong indicator of how responsibly you handle your finances. So how do you build good credit? We make it easy.

Liberty Savings Debt Consolidation Plans

It can be hard to establish a line of credit without first paring down some lingering debt, but it's also difficult to get approved for debt consolidation loans without some solid existing credit. Our debt consolidation lending offers low rates to all of our members, making it easy to turn multiple high-interest payment plans into one smaller, more manageable payment plan. How? We keep it simple. We pay off your lenders, and you pay us one low monthly payment.

The Liberty Savings Credit Builder Loan

Gain fast access to loans between \$500-\$5000 that help build your credit by not only placing the value of the loan in a secure account for the loan's term, but one that will earn high interest returns. Put simply, we'll help you knock out some expenses — anything from credit card balances to mobile phone bills to mortgage payments — and while this is happening, your credit score will actually improve. When the term of the loan ends, the value will be released directly to you. This is a great way to handle short term issues while also setting yourself up for a brighter credit future.



Did you miss our Auto Loan special? You're in luck. All the benefits and perks are still available!

As a Liberty Savings member, you're have access to some of the best deals on wheels all year long, at competitive rates, tailor-made to your budget, and always hassle-free.

Already have an auto loan? We can help you refinance an existing loan, possibly locking down a better rate, and providing friendly service along the way. You love the car you're in — why not love paying it off too? You can, with refinancing from Liberty Savings.

Where to begin? Try our online Best Drive Auto Center. Compare vehicles by make, model and price; access CarFax® reports; check the value of your trade-in — all in one convenient place. **Check it out online:** www.LSFCU.org/BestDrive



FOMO spending is real! Here's how to keep it in check.

FOMO, or the fear of missing out, is a powerful thing. It's why many people make impulsive purchases. Even the strictest budgeter can't resist a surprise night out with friends or a great flash sale. It's normal to give in to FOMO spending. However, financial health is all about balance. How you save can give you extra wiggle room for the occasional, spur-of-the-moment purchase. Here are some tips:

Stop ghost spending. Did you know that 42% of Americans are paying for a subscription they forgot about? It's possible you're either paying for a service you no longer need or one that's more expensive than you remember. Check out your last few bank statements to see what plans serve you best and kick the others to the curb.

Simplify how you save. Is your bank account prepared for the season of giving? A Liberty Savings Holiday Club Savings Account is an easy way to set aside funds. Decide how much you want to save every month and we transfer the money into an account for you automatically. The sooner you start, the more you save.

Plan with the best. Spending habits change with the seasons. If you're wondering how to juggle these shifts, don't forget that free financial advice comes with your Liberty Savings membership. Make the most of your member-only perks! Talk with our team and we'll help set you up with some money saving tips and products.



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

**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.



Classroom bells will be ringing again very soon. Cut spending stress with a Back-2-School Loan.

Just because summer's here doesn't mean school's out forever. Experts reported that the 2023 back-to-school shopping season was one of the most expensive ever. The National Retail Federation predicted that families with children in elementary through high school planned to spend, on average, \$890 per household. For families with college students, they predicted \$1,367 throughout the year, which was up \$168. At Liberty Savings, we're already prepping for back-to-school season.

**LSFCU Back-2-School Loans
come packed with member-friendly
special benefits. Don't miss out!**

- No pre-payment penalties
- No application fees
- Fast, hassle-free approval process
- Flexible loan amounts of \$500 or more
- Competitive rates as low as 7.5% APR.*
- Repayment direct through payroll deduction

Make sure your upcoming academic year starts off right —especially if you're planning for remote learning. From laptops to textbooks to new software, the costs of education can add up quickly for any student these days. **Visit www.LSFCU.org/Back2School or call (201) 659-3900, option 4 to speak with a Lending Specialist about your low rate loan.**

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



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