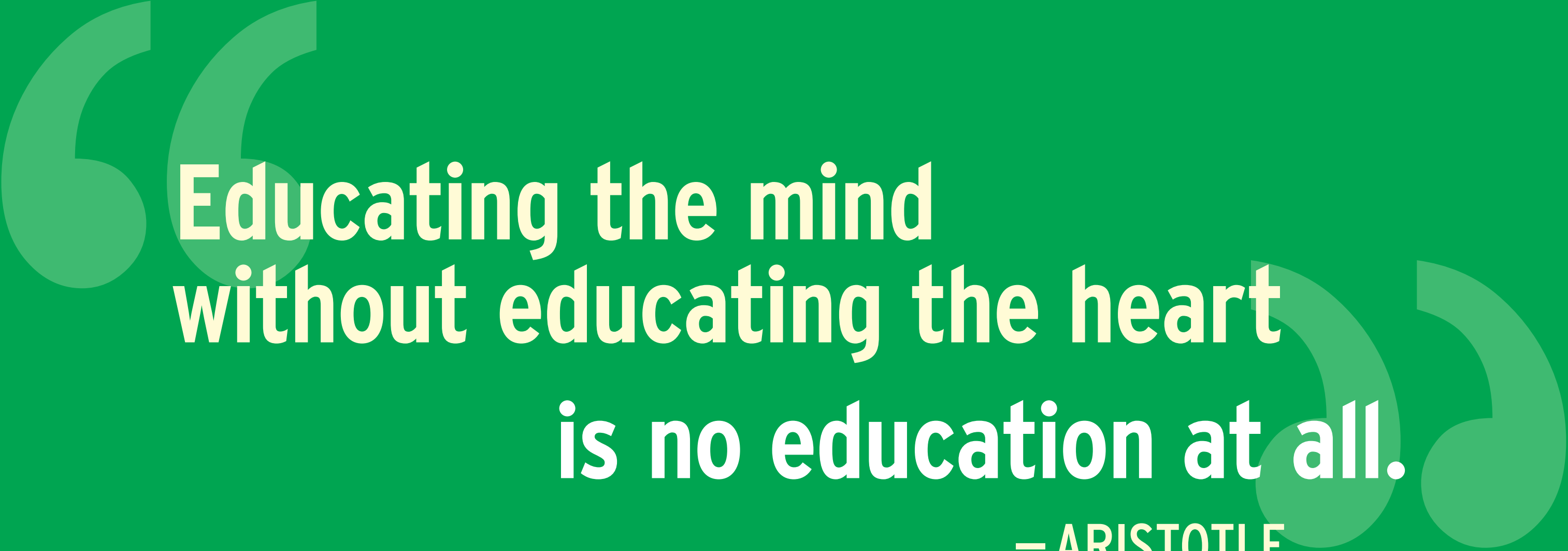


EXTRA! EXTRA! MEMBER NEWSLETTERS

Liberty Savings
FEDERAL CREDIT UNION





**Educating the mind
without educating the heart
is no education at all.**

– ARISTOTLE

BACKGROUND

For over 70 years, Liberty Savings has advanced the economic futures of individuals and their communities with exceptional financial tools and services. They have seen and done it all. From the underbanked to the financially savvy, residents of Hudson County see this credit union as a trusted, invaluable resource.

Hudson County is changing. Fast.

An explosion in population growth has made Hudson County a must-watch area for economic trends. Located right across the river from Manhattan, it became an ideal spot for people looking to escape the big city, immigrants, and everyone in between, to build a new home.

However, this rapid shift amplified the existing affordability crisis happening across the country.

Liberty Savings is at the forefront of addressing:

+8% in rent across the county from 2022-2023

+3.9% in CPI (Consumer Price Index) in the region from 2023-2024

+20% home sales in Jersey City, Hudson County's largest city in the past 5 years

Liberty Savings specializes in helping members gain financial independence, and their dedication during this affordability crisis hasn't wavered. First generation immigrants, underbanked populations and those vulnerable to predatory loans trust this credit union to make their American Dreams possible.

NEWSLETTERS

YEP! We actually still write and design our own content!

Our newsletters are available to members in both print and digital formats.

The digital format can be viewed and downloaded directly from the Liberty Savings website.

We pride ourselves on delivering unique informative content to our members and non-members who might pick a newsletter up while visiting the branch, out in the community or when we're at a Select Employer Group or event. Our newsletters are packed with news and event content, "in the community updates", educational pieces, infographics, member updates and of course a letter from our CEO. It's important that our members know about our mission, what we've accomplished with the help of their membership and remind them that they are part of an important movement; not just a financial institution.

While we could simply publish the one-size-fits-all content with nuts and bolts copy about financial products, our members deserve more. Other than minimal content that is provided by our partners, all of our content is completely custom written in our very own brand voice and unique to us.

Q1 NEWSLETTER

LIBERTY HORIZONS

CONSOLIDATE DEBT & MOVE FORWARD FASTER



Turn multiple bill payments into one
Up to 2% off your lowest qualifying rate*

It's common knowledge that debt can cause stress. However, the reverse is also true for many people. According to a study recently published in Forbes, 70% of Americans in debt say they tend to accumulate even more debt while experiencing stress.

If you're looking to take control, small steps make a big difference. Getting organized, negotiating a new rate, and lowering your monthly payments are all helpful. However, doing each of these things can easily become overwhelming—especially if you manage multiple accounts. The impact of this pressure is significant. Forbes also revealed that 38% of people missed payments simply due to experiencing stress.

Consolidating debt can help you get ahead. Instead of juggling several bills every month, you only need to handle one. With the right financial partner, this process also gives you an opportunity to lower the Annual Percentage Rate (APR) on what you owe.

When you consolidate your debt with Liberty Savings, you can get up to 2% off your lowest qualifying rate.* That means you have the ability to save money and simplify your finances all at once. With one monthly bill, it's also easier to stay on track. Here, you can get organized, remain focused, and start thriving.

If you are looking to manage your debt differently, we are here to help. There are multiple ways to get started. In addition to our consolidation services, you also have access to free budgeting tools right on the LibertyLink App. Assessing your spending habits is a great way to start taking charge.

Ready to take the next step with debt consolidation? Call our dedicated loan department at (201) 659-3900, option 4. You can also visit us at your local branch or apply for free on the LibertyLink App.



Member Alert: Account statement address change notification

For standard regulation procedure, this account statement was issued from our auditors. The return address should be different than your normal statements. We have not moved locations. They are verifying member addresses for compliance. E-statement holders received the printed copy as well as the normal e-statement. Members who are registered for eStatements will not be charged for this paper statement.

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Happy New Year, Hudson County! There is so much to celebrate right in our backyard—especially when it comes to our young leaders.

Local students are making national news on multiple fronts: on top of Kelly Clarkson naming the Hudson County School of Technology's choir as the latest Rockefeller Tree Lighting performers, 20 children in North Bergen also recently achieved perfect scores on NJSLA Tests. As a credit union founded by Jersey City educators over 70 years ago, our team at Liberty Savings is thrilled to see these students excel.

Our talented young leaders deserve unwavering support on their academic journeys. Our expanded scholarship program is back to help. With this initiative, we are awarding one student from every high school in Hudson County a \$500 scholarship. Whether it's a trade school, a junior college, or a four-year university degree, secondary education is a critical milestone for young adults. Details on how to enter are to the right.

We are also assisting star athletes with their financial fitness. Tracy Jeffery, one of our Branch Managers, recently partnered with community leaders and Hot 97's DJ Wallah to host a fun and informative class on financial literacy for Lincoln High School's football team. Thank you, Tracy, for bringing this important initiative to life! Details to the right.

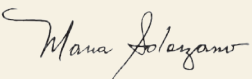
Right now, many of our members are reframing how they view their financial health. Setting aside money for tomorrow is a smart habit. Our Holiday Club and Vacation Club Accounts are a great way to get started.

For longer-term goals, now is the time to take advantage of higher rates for Certificates of Deposit (CDs) and other savings products. Around the country—and at Liberty Savings—people are making more by saving more. With our latest APYs for CDs, you can earn money just by keeping a minimum deposit in one of these accounts for as little as six months.

After the recent changes to bus routes in Hudson County, commuters and residents alike are also considering new modes of transportation. If you are in the market for a new or used car, a low-rate Liberty Savings Auto Loan is a great option. Our quick approval process helps you get on the road faster. We even have relationships with local dealerships to make it easier to find a car within your budget.

No matter how you choose to make 2024 yours, our team is here to support you every step of the way. When one person achieves more, we all achieve more. Here's to making Hudson County's future even brighter in 2024!

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Martin Luther King, Jr. Day: Monday, January 15th
- Presidents' Day: Monday, February 19th
- Memorial Day: Monday, May 27th



“Some think teenagers don't care about financial health. Not here. These students were hungry to learn.”

Tracy Jeffery
Liberty Savings Branch Manager

Liberty Savings recently partnered with community leaders and DJ Wallah of Hot 97 to make sure Hudson County's football players are stars on and off the field. Tracy Jeffery, our Five Corners Branch Manager, created a financial literacy course to help these local students prepare for life outside of high school. With the NCAA's recent rule change allowing colleges to pay athletes, educating young adults about financial fitness is more important than ever. In our class, Lincoln's football team learned about everything from smarter spending habits to CD interest rates.

As an organization founded by local educators, we are passionate about helping kids access the tools they need to thrive. Every student who attended this class opened their first savings account and is well on their way to building a stronger financial future. We are excited to start expanding this program to reach more young adults across Hudson County.



Our Scholarship Program is back! We're awarding \$500 to one high school senior from every Hudson County High School. Apply by April 30, 2024.

High school seniors are gearing up for graduation, and our annual Scholarship Program is back to help. We're giving one student from each Hudson County high school \$500 to further their education. To be eligible, a student must be a Liberty Savings Member, graduating this year, and plan on continuing their education at a 4-year college, community college or technical school.

To apply, download the application online at: www.LSFCU.org/Scholarships. Submit your completed application and official transcripts to: Jim Miller, Jr., Marketing, Community & Business Development Manager, (201) 659-3900 Ext. 7045 or jmillerjr@lsfcu.org.

Our System Upgrades are complete. Thank you to our amazing Members and Staff!

Everyone in the Liberty Savings Executive Team would like to personally thank each and every one of you for your patience as we integrated our critical system upgrades. We understand that the world is moving faster than ever. Keeping up with your needs and the pace of your life is one of our top priorities. In fact, we do our best to stay one step ahead with the latest banking and financial services technology.

These are the driving factors when we make decisions on internal and back end operations. They are carefully planned and executed to ensure the least amount of disruption to our service as possible.

We would also like to thank our incredibly dedicated and talented staff for going above and beyond to make this conversion happen – before, during and after completion. Over the years we have implemented many monumental changes and advancements at the credit union. This was a complex undertaking and we could not have been more proud of the entire team for making it all come together.



Mortgage rates are settling. What does this mean for Hudson County?

Hudson County's housing market went through significant changes within the past year. According to Redfin, sale prices increased by 13%, while the average time a home spent on the market decreased by 2.3 weeks. These data points are all signs of a highly competitive market.

Although these shifts are surprising, they are much less drastic compared to previous years. Nationwide, mortgage rates are lowering. Many analysts predict that the average Annual Percentage Rate (APR) will continue to settle, landing somewhere above 6% in 2024.

This stabilization will likely entice many first-time homebuyers across Hudson County. However, rates are only one piece of the puzzle. When choosing a mortgage partner, an institution's financial stability, customer service track record and diversity of mortgage products are all worth considering.

A calmer housing market is a welcome sight for many new homebuyers. If you're ready to explore your options, we are here to help. At Liberty Savings, our team knows the ins and outs of home ownership in Hudson County. Set up an appointment with an advisor by calling (866) 898-1818 today.



Market forecasts: What's in store for 2024?

What will America's financial climate look like in 2024? It depends on who you ask. Some researchers say the economy will slow down. Others believe it will hold steady. With different opinions all over the news, planning ahead can feel challenging.

That's why healthy savings habits are so important. Setting aside money does more than prepare you for life's surprises. It gives you peace of mind. If you are new to the world of savings, consider starting small and keeping things simple. The LibertyLink App's free budgeting tools can help you decide exactly how much money to put aside every month. You can also make the process hassle-free with automatic transfers to your Savings Account on direct deposits.

Once you build up your savings, you can explore new ways to grow your finances, like a Certificate of Deposit (CD). If you keep as little as \$500 in a CD for six months, you can earn money without lifting a finger. The more you save, the more you can earn.

No matter what 2024 brings, our financial advisors are equipped to offer practical, thoughtful guidance. Liberty Savings Advisors are here to help you move forward with confidence.



Ready to save more so you can do more? Our Holiday and Vacation Clubs are just the ticket.

When it comes to bargain hunting, it isn't always about *what* you purchase. It's about *how* you purchase. High-interest credit cards require you to pay a big rate on top of every item you get. Whether buying a plane ticket or a birthday gift, you might not be saving as much as you think. The money you save with a fire sale price can be easily spoiled by a high Annual Percentage Rate (APR). Choosing to go with a low-rate Liberty Savings Visa and small changes in how you save your money can make all the difference.

That's what makes our Holiday Club and Vacation Club Accounts so great. These programs make it easy to grow your savings and avoid high interest rates altogether. Every pay period, we automatically set aside an amount of money you choose from your deposit and add it to your designated club account. There are no minimum balance requirements and zero hidden fees. With this simple process, you can watch your funds grow and make the most of your money.

Signing up is easy. Start building smarter savings habits today by creating a Holiday Club or Vacation Club Account through the LibertyLink website or at your nearest branch.



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

Q2 NEWSLETTER

LIBERTY HORIZONS

ENJOY SMILES

FOR MILES

UP TO 100% AUTO LOAN FINANCING*

RATES AS LOW AS 5.25%*

Hit the road with up to 2% off your lowest qualifying auto loan rate*

Find out more and get started at www.LSFCU.org/AutoLoan

The open road opens up a lot wider when you have a new car to take you to long desired changes in scenery—places you've never been, sights you've never seen, adventures you've yet to experience, or simply a break from the grind with a weekend down at the shore. But rising interest rates can have you settling for a staycation instead of a vacation. That is, unless you have Liberty Savings riding in the passenger seat! Enjoy competitive rates on hassle-free loans with tailor-made terms that fit your exact needs. And there's no better time to plan a road trip than now, because we're offering an extra 2% off your lowest qualifying loan rate.*

With up to 100% financing—taxes and tags included—that new set of wheels is within your reach with no money down. This goes for new and used vehicles.

Already have a car loan? Liberty Savings can help you refinance an existing loan, locking down a rate that works better for you, and providing friendly, supportive service along the way. If you love the car you're in, why not also love the process of paying it off? You can have both with Liberty Savings.

Shop confidently. Getting approved for a loan before you look for a new car allows you to head to the lot with total peace of mind. You won't have to worry about rate changes because we freeze your approved rate for 60 days, giving you plenty of time to compare and contrast new car options.

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



Thousands of downloads, rave reviews: Members love LibertyLink!

Credit unions across the country are seeing members skip the lines at ATMs and local branches. We're seeing a similar trend at Liberty Savings. Here, Members can't get enough of the LibertyLink App. With features like free credit score checks and instant P2P payments via Zelle®, it's easy to see why Hudson County loves this new way to bank. Hundreds of 5-star reviews can't be wrong. Download the LibertyLink App today!

MESSAGE FROM THE PRESIDENT

My Fellow Members,

Signs of spring are popping up all over Hudson County! Liberty State Park is getting greener by the day, and the cold winds of winter are fading from our weekly weather forecasts.

This season is all about graduating to a new level of living. Thousands of high school students are about to earn their diplomas. More first-time homebuyers are looking for a new lease on life. No matter the milestone, we are here to help.

As a credit union founded by educators, spring is an extraordinary time of year for us. Every year, we award one Senior from each Hudson County High School a \$500 scholarship to use as they see fit for their education. Students pursuing a two-year, four-year, or trade school degree can apply. With so many remarkable young leaders to choose from, selecting winners is always challenging. Even if you aren't in high school, please help us spread the word. Tell your friends, family members and neighbors. The more people that win, the more we can give back.

If you are looking to take advantage of Hudson County's prime homebuying season, you are not alone. Analysts have predicted a nationwide influx of first-time homebuyers throughout 2024. This extra competition doesn't have to raise alarm bells. For people new to the world of real estate, it's essential to know that securing a low APR is just one piece of the puzzle. Building an expert team who knows the local market and prioritizes your needs makes all the difference.

Buyers and sellers will soon be able to take advantage of new policy changes as well. The recent landmark decision to end the standard 6% commission for realtors on home sales will help buyers and sellers save money nationwide. Some analysts believe this move could also cause mortgage rates to go down. Staying on top of how these changes will specifically impact Hudson County can be challenging. We're here to help. If you have questions, call our Mortgage Department today at (866) 898-1818 or stop by your nearest Liberty Savings branch.

I'd also like to share an important update about our collective credit union mission. Worldwide, credit unions are seeing a large rise in membership. According to the World Council of Credit Unions, over 400 million people are now members of a credit union—that's more than the populations of America and Canada combined. Together, we're building stronger financial futures and communities.

We cannot wait to see what this season brings to our corner of the world. There's so much to look forward to and so much to be grateful for. Hudson County's future is brighter than ever!

Sincerely,

Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Memorial Day, Monday, May 27th
- Juneteenth, Wednesday, June 19th
- Independence Day, Thursday, July 4th
- Labor Day, Monday, September 2nd

#LoudBudgeting is hot right now. And we love it!



These days, social media trends fade fast. Until now. Loud Budgeting is a topic with staying power. It's taken over feeds across TikTok, Instagram and beyond. Here's what it's all about: instead of keeping your financial situation under wraps, Loud Budgeting encourages you to be honest about what you can and cannot afford. It inspires people to stick to a budget and focus on their futures. Loud Budgeting also creates a culture of accountability. It's like working out with a gym buddy—taking care of your financial health is easier when others know about your goals.

Want to give Loud Budgeting a try? As a Liberty Savings Member, you have access to everything you need to make this trend work for you:

TRACK SPENDING: On the LibertyLink App, you can easily analyze your finances and see how small changes in your spending habits can make a big difference.

HOLIDAY AND VACATION CLUBS: These programs automatically set aside money from your paycheck and put it into a Savings Account. There are no minimum balances required.

HIGH-YIELD SAVINGS ACCOUNTS: Earn more without lifting a finger by opening a 6-month or a 12-month high-yield Savings Account. Our return rates are the highest they've been in years.

If you want to take Loud Budgeting to the next level, we can help. Talk to our team to explore more ways to save money and get expert advice on planning for the future.



Getting your diploma? Get \$500 too!

High school graduation is just around the corner, and through our annual Scholarship Program, we're awarding one student from every Hudson County high school with \$500. Higher education can be expensive, so there's no better accompaniment to a diploma than a little cash-in-hand to get your next chapter

of learning started. To qualify, you must be a Liberty Savings Member, graduate this year, and plan on continuing your education at a 4-year college, community college or technical school. **To apply, download the application online at: www.LSFCU.org/Scholarships.** Submit your completed application and official transcripts before April 30th to Jim Miller, Jr., Marketing, Community & Business Development Manager, (201) 659-3900 Ext. 7045 or jmillerjr@lsfcu.org.

Don't miss out on big Spring savings rates

4.00%
APY*
6-MONTH CD

Did you know that a Certificate of Deposit (CD) is one of the most reliable ways to invest? CD accounts are insured by the NCUSIF up to certain limits. You decide how much to invest and for how long. Speak with a Representative to get on track for greater earnings this year.



Bring Your Summer Dreams To Life

This summer, don't sit and think about getting away. Go. Don't put off that home improvement or new furniture. Make it happen! Definitely don't forget to have a little fun at a show, or one of Jersey City's hot spot restaurants. A world of new experiences is at your fingertips with the Liberty Savings Platinum Visa Rewards Card.

According to Federal Reserve data, the average credit card interest rate in 2023 was 22.8% — the average! But with Liberty, you'll enjoy rates as low as 15.75%, and never higher than 18%. Plus—whether you're picking out new sunglasses or staying an extra night at the beach—you'll earn rewards points on every purchase. Before you know it, you could have enough points racked up for another trip entirely. And, while you're out exploring, you can spend safely and confidently: Liberty's 24/7 monitoring and zero-liability fraud policy protects you from fraud, scams, and suspicious activity of any kind.

Need to transfer your existing credit card balance? No problem. The Liberty Savings Platinum Visa Rewards Card comes with fee-free balance transfer options, making it easier than ever to free yourself from high-rate credit card balances and start saving more every month.

Make your vision of a perfect summer a reality with the Liberty Savings Visa Platinum Rewards Card. Get started online at www.LSFCU.org/Visa, visit any branch or call a Member Services Representative at (201) 659-3900 Ext. 4.



Free balance transfers from your other credit cards
Points on every purchase
Pay low interest rates



2024-2025 Board of Directors of the Hudson County Chamber of Commerce



Maria Solorzano,
President/CEO
Liberty Savings FCU

Liberty Savings President/CEO, Maria Solorzano, elected to Hudson County Chamber of Commerce Executive Committee as Vice Chair

The Hudson County Chamber of Commerce, founded in 1888, held its 136th Annual Meeting in March. We are proud to announce that our very own Maria Solorzano, President/CEO, was elected to the Board of Directors as Vice Chair. "The HCCC is a vital part of our community. Their work impacts so many people. It will be an honor to serve," says Solorzano. The Hudson County Chamber of Commerce is New Jersey's premier, member-focused Chamber that promotes economic vitality, quality of life, opportunity, and growth for every sector and segment of our diverse business and nonprofit community by connecting and empowering its members and by advocating for its membership.



Turn your hard-earned tax refund into even more moolah

Expecting a tax refund in 2024? That's great! But did you know: It's easy to turn your refund into even more earnings. For instance, you could open a Money Market Account—a savings account that earns interest at higher rates than traditional savings accounts. The more you deposit, the more you'll earn. You need a \$2,500 minimum balance, but you'll always have quick access to your cash. Another option is a Certificate of Deposit (CD), which invests your money for a set period of time and yields a guaranteed return. With a CD, you get to choose the amount you deposit, and for how long you'd like your deposit set aside. You're in control of how much you want to earn. Not sure which route to take? We've got your back. Call (201) 659-3900 or stop by your local branch and speak with one of our Member Services Representatives. It's totally free, and it couldn't be easier.



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

Q3 NEWSLETTER

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

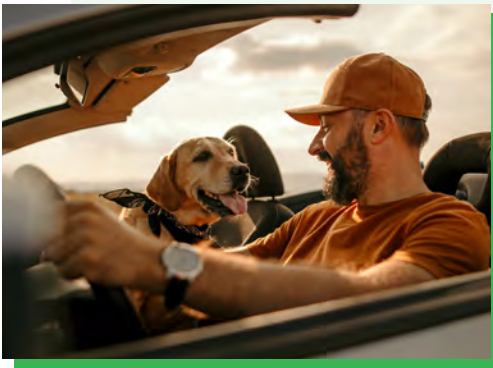
Having good credit grants you access to all facets of practical living: getting a home loan, approval for an apartment — maybe even a career, depending on the field. Your credit is a strong indicator of how responsibly you handle your finances. So how do you build good credit? We make it easy.

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.

Q4 NEWSLETTER

LIBERTY HORIZONS

GIVE YOURSELF A HOLIDAY LOAN BOOST



**Enjoy up to 2% your lowest qualifying loan rate before December 31st.*
Rates as low as 8.00% APR***

'Tis the season—the season of more. More cards to send, gifts to buy, mouths to feed, friends to visit, miles to travel, family to entertain. And if you're the type to put lights up on the house, a higher electricity bill too! No matter how much magic the holidays might bring, not a single bit of it—not even a mouse—is free. But here's a hot seasonal tip for you and yours that comes at no cost whatsoever: Liberty Savings is offering members a limited time Holiday Loan that saves you up to 2%APR off your lowest qualifying rate.* That means you could pay as little as 8.00%APR.* You get seriously competitive rates, plus the loan funds are easy to access and it's a simple way to stick to your budget. Now that's festive.

Whether you're on the fence about making that big Black Friday or Cyber Monday purchase, unsure about shelling out for a hotel when you go to visit the in-laws, or simply dreading that end-of-the-year cash lull, a Holiday Loan from Liberty Savings provides the seasonal relief you need to celebrate in comfort and joy. Low rates mean jollier pockets without the guilt. And get this: Liberty Savings members can apply for a Holiday Loan in a snap with the LibertyLink app, or by calling our dedicated lending department at (201) 659-3900 option 4. Find out more at www.LSFCU.org/Holiday. We look forward to making your season even merrier.



Seasonal Reminder: Take Advantage of Zelle®

With so much going on this time of year, there's no need to use up valuable family time figuring out how you're going to split up a bill. So when you're out with your loved ones this holiday season, remember to take advantage of easy money transferring with Zelle.® As a Liberty Savings member, you've got free, easy access to this lightning-fast service, available on our app and LibertyLink online banking. There's no fee—just your money, and the ability to move it quickly, without hassle.

MESSAGE FROM THE PRESIDENT

My Fellow Members,

We are officially in the final stretch of the year. Throughout Hudson County, this period is usually seen as a time to pause and reflect. But, what if we thought of it a little differently this time around? Instead of just looking back, let's use this time as an opportunity to move forward.

With the holidays coming up, many Members are searching for new ways to think ahead. Our Holiday Loans are designed to do all that and more. Qualifying Members can get up to 2% off their lowest qualifying rate, with rates as low as 7.00% APR.* Remember that these loans don't always have to go towards gifts. You're in control. Groceries, gas, and everyday expenses are all on the table. Use your extra funds for whatever you see fit now and in the future.

Moving forward doesn't mean forgetting the past. If you wish you spent more time planning for 2024's summer and holiday expenses, you aren't alone. Remember that it's never too late to rethink how you manage your money. Our Holiday and Vacation Club accounts help Members take the guesswork out of saving for a rainy, or snowy, day. Funds are automatically transferred into an account with no minimum balance required. After signing up, you don't have to lift a finger. Just watch your savings grow!

Although inflation appears to be slowing down, its daily impact is still quite real. Managing bills can be challenging while accounting for back-to-school supplies, holiday travel, and more. These stresses can pile up easily. Beyond low-rate loans and debt consolidation, there are simple steps you can take to stay balanced. See our latest roundup of inflation-friendly grocery shopping tips on the back cover for a few simple ideas that can add up to big savings.

Reframing this time of year isn't just about what we have in our wallets today. At Liberty Savings, we are focused on delivering solutions that think beyond the here and now. Our team has been working behind the scenes to revolutionize programs that support younger Members. From student loans to scholarships, we are taking a 360° approach to giving kids a head start. More news to come soon.

This time of year is also about feeling merry and bright. There's no reason for this mindset to vanish on December 31. At Liberty Savings, we are here to make sure every Member's future is full of opportunities to grow, learn, and get ahead. Here's to moving forward into the new year together!

Sincerely,

Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Columbus Day, Monday, October 14th
- Veterans Day, Monday, November 11th
- Thanksgiving, Thursday, November 28th
- Christmas Eve, Tuesday, 12/24: closing at 1:30PM
- Christmas Day, Wednesday, December 25th
- New Year's Eve, Tuesday, 12/31: closing at 1:30PM
- New Year's Day 2025, Wednesday, January 1st

Gift exchange ideas for the cash-conscious



Holiday magic can lose its charm pretty quickly amid all the consumerism that so distinctly characterizes the last few months of the year. So, for whomever needs to see this right now: You don't have to spend big for your holiday gift exchange to be a huge hit with family and friends. There, we said it. We're not afraid of being cheesy when we say, from our family to yours, it's the thought that counts.

OK. So what does that mean for your gift budget? Just this: Before you hit "Buy Now," consider a few alternatives:

Gifts that keep on giving—because they're living. Looking for a fresh idea?

Go with something truly organic here: think sourdough starter, plant seeds or clippings, even heirloom vinegars (nothing beats grandma's balsamic).

Arts & Crafts. Not a painter? Not a problem—neither's Martha Stewart.

The key here is making something. Decorative centerpieces, personalized luggage tags, you name it—just do it yourself. It will bring you a huge sense of joy!

Pool your money for a cause. Agree on an amount that's comfortable for everyone, and donate it to something that means a lot to all of you. You'll make a big impact with small gestures, and share in the joy of giving back.



Liberty Savings honored with Hudson County Chamber of Commerce HOLA Economic Impact Award

The HOLA Economic Impact Award was created to recognize

local organizations who make substantial contributions to the economic development and financial empowerment of the community. Liberty Savings was recognized for playing a pinnacle role in promoting financial literacy, increasing access to financial services and supporting small businesses and entrepreneurs. "Knowing that we are able to help facilitate this type of support for the community on behalf of our leadership team and entire member-base is incredibly humbling," said Michele Weiss, Vice President/COO, Liberty Savings Federal Credit Union.

Pictured above: Michele Weiss, Vice President/COO and Jim Miller, Jr., Marketing, Community & Business Development Manager, Liberty Savings Federal Credit Union.

Snag a sweet winter deal on a new set of wheels



Did you know that October through January is one of the best times of year to buy a new or used vehicle? Dealerships are generally emptier during the holidays due to people traveling, shopping for gifts, events and more, but sales teams still have the same quotas to meet before the year's end. To put it simply, they want cars out the door. And the best way to do this is to run sales and specials. If you find that perfect deal, talk with us about the ideal low rate auto loan to go along with it.



Be sure to make the most of your Visa uChoose Rewards

Want the perfect gift that keeps on giving? It might already be in your pocket: the Liberty Savings Visa Rewards Credit Card. Because, with our member-exclusive Visa, you get to enjoy the low interest rates you've come to expect from Liberty Savings, and rewards points that stack up fast.

If you haven't checked in awhile, all you have to do to access your rewards is log in to LibertyLink and enter the credit card tab of your account. There, you'll see how many points you've already earned, as well as the full list of participating stores where you can redeem them.

At both big-name outfits like Saks Off 5th, and local darlings like Hoboken Frame & Photo, your dollar goes further with your Liberty Savings Visa rewards—some brands offer 35+ points for every \$1 you spend! So if you're doing some holiday shopping—or making a purchase any time of the year—be sure to check out uChoose Rewards and see where your Liberty Savings credit card can help you shop smarter.

If you're a member and don't already shop with a Visa Rewards Credit Card, now's as good a time as any to get in on the action. Sign up for a Liberty Savings Visa Rewards Credit Card, and start racking up uChoose Rewards today. Sign up and find out more at www.LSFCU.org/Visa.



Wait—Don't blow that holiday bonus!

Fa la la la la la la BONUS! Yes—it's just about time to collect your annual holiday bonus. But we wouldn't be Liberty Savings if we didn't ask you to stop and think before you spend. Because, with minimal effort, your holiday bonus can become a year-round boon. So before you splurge on something shiny, consider doing one of the following:

Pay off high-interest debt. It's not the glamorous option, it's the smart option. Paying down high-interest balances will work wonders for you. As a Liberty Savings member, you have free, unlimited access to our financial advisors. Stop by the branch, chat online, or call (201) 659-3900 to get personalized tips on how to tackle that lingering debt with your extra funds.

Save. There's a reason we're called Liberty Savings and not Liberty Spending. If you haven't already, set up a high-yield savings account with us, and watch your bonus keep on bonus-ing.

What do the new Fed interest rate cuts mean to me?

Although many economists foresaw the Federal Reserve cutting its key lending rate by a relatively conservative 0.25%, the Fed actually went a comparatively uncharacteristic route in dropping it by 0.5%—a reduction that should have a positive impact on mortgage rates, credit card interest rates, and various loan (e.g. auto loan) interest rates. But while the overall outlook is mostly sunny, it's important to note that savings account growth rates will also likely see a small dip with this new Fed cut. So what does that mean for you as a Liberty Savings member?

As rates change in the future, we want you to be prepared to use them to your advantage. We recommend taking a look at what debt you're working to pay down outside of Liberty Savings—car loans, credit cards, mortgages, etc. Our free financial advisors might be able to help you save on one or all of these outstanding balances, with refinancing and debt consolidation options. Imagine saving money every month on lower payments. We help members just like you do that every day. Chat with us online, stop by the branch or call (201) 659-3900 for more.



THANK YOU!