

# Money Talk\$ Fall 2018



## Rochester Office

283 Adams St.  
Rochester, PA 15074  
(724)774-5575 or (724)774-5750  
Toll Free: 1-800-428-7265  
Fax: (724)774-6750  
Monday – Thursday  
9:00am – 5:00pm  
Friday 9:00am – 6:00pm  
Saturday 9:00am – 12:00pm

## Harmony Office

8 Northgate Plaza  
Harmony, PA 16037  
(724)453-1100  
Toll Free: 1-800-487-5574  
Fax: (724)453-0900  
Monday – Thursday  
9:30am – 5:00pm  
Friday 9:30am – 6:00pm

## Center Twp. Office

3589 Brodhead Road  
Monaca, PA 15061  
(724)775-5025  
Fax: (724)775-5058  
Monday – Friday  
9:00am – 4:30pm  
After Hours  
Visa Credit – 1-800-433-0505  
Visa Debit – 1-800-500-1044

## Visit us on the web:

[www.freedomunitedfcu.com](http://www.freedomunitedfcu.com)  
[info@freedomunitedfcu.com](mailto:info@freedomunitedfcu.com)

Follow Freedom United FCU on

Facebook and Twitter



## Holiday Closings

Monday, October 8<sup>th</sup> – Columbus Day  
Monday, November 12<sup>th</sup> – Veteran's Day  
Thursday, November 22<sup>nd</sup> – Thanksgiving  
Tuesday, December 25<sup>th</sup> – Christmas

## Balance Inquiries

Each month you are entitled to **6 balance inquiries over the phone at no charge.**

Each inquiry over the phone



thereafter will incur a charge of \$1. Want to check your balances any time you

want and avoid costs? Sign up for free E-services today, and don't forget to ask about our mobile app!

## Celebrating 70 years!

Join us in celebration of the 70<sup>th</sup> year of International Credit Union day – the Platinum Anniversary! This year, Thursday October 18<sup>th</sup>, let's celebrate all the reasons your credit union is great. Enjoy fun, friends, and refreshments!



## We Help Make Spirits Bright

When everyone on your list is wishing for Silver and Gold, you might need some help. This year, don't leave it all to Santa Claus! Give us a call! Let us help you get the cash you need this holiday season. Rates start as low as 5.99% for up to 18 months.



**Call Today!**  
**724-774-5575**

## Did you know...

There is one letter that does not appear in any state name in the U.S.!

Can you guess the letter?

We'll give you a hint: it's



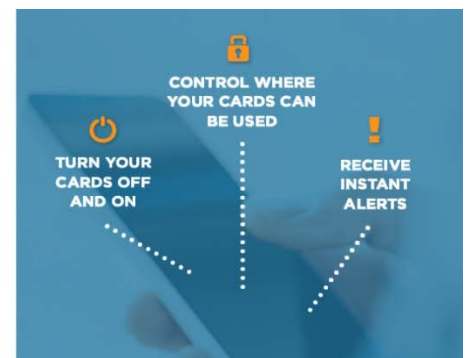
## Attention Christmas Clubbers!

If you deposit into a Christmas club account, funds will automatically be deposited into your regular share account at month's end in October. If you would prefer a check mailed or have any other instructions, please contact a credit union representative by October 15<sup>th</sup>. Additionally, your Christmas Club will automatically renew to start saving for next year.

Available for your safety and security is SecurLOCK Equip. This app, available for Apple and Android devices, allows you to manage how, where, and when your card is used through a compatible mobile device. Download today!



Now the power to  
**protect your cards**  
is in your hands.



## Get the Sprint Credit Union Discount:



### Credit Union Member Benefits

1. 10% or 15% discount on select regularly priced Sprint monthly data service
2. Buy online and receive additional savings
3. Ready Now, one-on-one personalized setup, is provided at select Spring Stores
4. Valid in conjunction with other credit union and most Sprint National handset offers and other promotions



Claim your personal discount with Corporate ID: NACUC\_ZZM

Claim your business discount with Corporate ID: NACUC\_ZDS\_ZZM

Please note: To receive the Sprint Credit Union Member Discount, both new and existing Sprint customers must verify credit union membership. Members can do this through the Love My Credit Union Rewards app, or by filling out a Verification Form. More information can be found on our website or LoveMyCreditUnion.org.

## The Gift fit for Anyone

Give the gift everyone can use: Visa Gift Cards! Face it, there's always at least one person on your Christmas list that is impossible to buy for! With a Visa Gift Card, it's just like handing them cash except safer. Useable at nearly everywhere Visa is accepted, gift cards offer extra security if lost or stolen and can be used online, as well. Get yours in any increment starting at \$10 and up to \$1000.



## Get Paid for Making the Grade

## The Credit Union Difference

It's where you belong! At Freedom United, we see each of our members as a real person with unique needs, not just a number. We literally have no other purpose than to serve you. We are not-for-profit and member-owned. If you want personal service, diverse financial options, and competitive rates, you will fit in perfectly with the other members at Freedom United Federal Credit Union. Stop by or call us today to discuss who we can help you reach your financial goals!

## We Can Save You the Trouble

Nothing makes us at Freedom United happier than seeing our members get a good deal and save money. That's why we want you to see us before you go shopping at the dealership. At the dealership, the salesman only cares about making his or her commission and so they might sell you service plans and extras you don't really need! Not only do we have competitive rates, but we also offer GAP insurance for a wonderful price and we will not sucker you into any extras you don't need. Skip the hassle and see a loan officer for a preapproval.

## Please, Keep Us in the Loop!

Please remember to keep us informed about any major changes to your information such as last names, addresses, telephone numbers, joint owners, beneficiaries, or email addresses. Please update this information as soon as possible to avoid missing any important news or alerts related to your account or credit union!

Now that the kids are back to school and working hard, it's time to consider saving! Start a savings or deposit into an existing savings and help your kids save for the future.

Students K-12 can earn dollars for hard-earned grades. Bring in your son or

## The Truth about Credit Cards

Did you know, the average credit card interest rate is around 16.92% across the board and the average interest rate for retail cards is 24.99%? Retail cards may include ones such as Boscov's, JC Penney, and many others. Take a look below at the average interest rates on popular store cards, both in store and online. Do you, like many consumers, have any of these cards in your wallet? Do you have several store cards with high interest rates, and do you know what that means for your financial health? It's not good.

Retail Store Card	Interest Rate
Boscov's	27.74%
JC Penney	26.99%
Victoria Secret	25.99%
Sears	26.99%
Walmart	23.40%
Target	24.40%
Amazon	27.74%
Fingerhut	29.99%
Wayfair	28.74%

Assume, for example, you have a balance on a credit card of \$1,000 with the average retail interest rate of 24.99%. By only making minimum payments of \$30, you would be looking at about 5 years of payments and \$724 of interest.

Using the same example, but with an interest rate of 16.92%, it would take 4 years with \$360 of interest.

Use Freedom United's *highest* interest rate of 10.5% and the same exact example, and you pay it off in about 3 years with only \$187 in interest.

**Think about this when you're doing your holiday shopping. We want to see you get the biggest bang for your buck! Get a low-rate VISA today!**