



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

EARN EXTRA REWARDS WITH YOUR

Platinum Rewards Debit & Credit Cards!

Take advantage of bonus point offers throughout the holiday season!¹



October

November and December

Black Friday through Cyber Monday



EARN **2X** POINTS

on all purchases—in-store and online—at these major retailers!

Walmart | Best Buy | Meijer | Target | Kohls



EARN **2X** POINTS

on all Amazon purchases

amazon



EARN **3X** POINTS

ON ALL PURCHASES!

Plus, Liberty FCU's Platinum Rewards Credit Card also offers these valuable bonus point opportunities!

3X
POINTS

Restaurants & Food Delivery Services
Rotates quarterly

2X
POINTS

Gas & Groceries
All year long

1X
POINTS

One Point Per Dollar
On all purchases

¹Standard point earnings are 1 point per \$1 on credit purchases and 1 point per \$2 on debit purchases made with a signature. Bonus points earned during the month will be awarded in a lump sum no later than the middle of the following month.

Liberty's FCU's Industry-Leading Construction Loan Adds New Benefits

Let us make your dream home a reality!

- ✓ Convenient one-time close can save you thousands
- ✓ **NEW!** Interest rate float-down option now available
- ✓ 12-month construction period
- ✓ Terms up to 30 years
- ✓ Second home construction available



Apply online or with our new MyMortgage app from Liberty FCU!

- ✓ Calculate payments easily
- ✓ Securely scan and upload documents
- ✓ Get updates as you go
- ✓ Communicate directly with your loan officer



Simplify your home loan with the MyMortgage app
Scan to Download



Vertical CHECKING

Recognized as America's
BEST HIGH-YIELD CHECKING ACCOUNT

3.45%¹ APY

+ FREE ATMS ANYWHERE

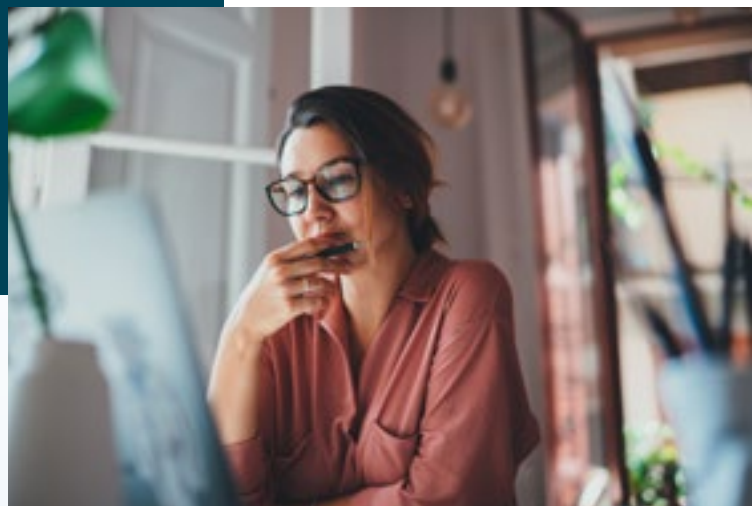
Loans are subject to credit review and approval. A sample principal and interest payment on a 30-year \$200,000 fixed rate loan amount with a 7.125% interest rate (7.205% APR) is \$1,629 including taxes, insurance, and PMI. This sample is based on a credit score of 760 and a LTV of 95% (5% down payment) and includes our loan rate discount. Actual interest rate may vary based on credit history, loan purpose, loan to value, etc. Visit www.libertyfcu.org/mortgagecalculator to calculate payments with other terms, balances, or rate. Liberty FCU mortgage lending product availability may vary based on property location. Federally Insured by NCUA Equal Housing Lender NMLS# 518136



Helping Your Business Maximize Available Tax Advantages



As a business owner, certain decisions can help you pay less in taxes. One key choice is selecting an appropriate retirement plan. Both Simplified Employee Pension (SEP) IRAs and SIMPLE IRAs offer tax advantages for self-employed individuals and small business owners; tax credits may also apply. In addition, they can also aid in attracting and retaining talent.



SIMPLE IRA (Savings Incentive Match Plan for Employees):

- Employers can choose to match employee contributions (up to 3% of eligible employees' compensation), or make non-elective contributions (up to 2% of eligible employees' compensation), thus reducing your taxable income.
- SIMPLE IRAs are often suitable for employers with less than 100 employees and feature lower startup and operating costs compared to 401(k) plans.

Simplified Employee Pension (SEP) IRA:

- Employers can make tax-deductible contributions, reducing your overall taxable income.
- With low administrative costs, SEP IRAs are straightforward to set up and administer, making them desirable for small businesses with minimal administrative resources.

At Liberty Wealth Services, our Advisors are ready to help you navigate these and other available options to curate a plan tailored to your situation.

Schedule your appointment today.

Contact Liberty Wealth Services at (812) 469-9909 or submit an appointment request online at libertyfcu.org/wealthservices.

This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor. **Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. Liberty Federal Credit Union [Liberty FCU] and Liberty Wealth Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Liberty Wealth Services, and may also be employees of Liberty FCU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Liberty FCU or Liberty Wealth Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more information.

Tax credits may also apply.

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 9/2/2024. 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.

FRAUD PREVENTION TIPS

Stay Safe from Cryptocurrency Scams

Cryptocurrency, aka "crypto," is not necessarily a bad thing. However, just as with cash, you must be extremely careful when giving someone access to your funds.

One common scam involves someone calling you, often posing as your financial institution or a law enforcement officer, to tell you that your bank account has been compromised or that attempted fraud has been detected. Their proposed solution? You need to withdraw all the funds out of your accounts. They might even tell you to keep what you are doing completely confidential and do not speak to anyone at your financial institution about why you are withdrawing your entire account balance(s). After creating a sense of urgency and getting you to withdraw your money, they will often instruct you to deposit the funds into a cryptocurrency ATM to "protect" them from loss. Of course, they are scamming you into sending them your money. Making matters worse, recovering stolen crypto is nearly impossible.

If you ever encounter this scam and are unsure what to do, hang up the phone. **Liberty Federal Credit Union will never ask you to withdraw your funds from your account for deposit into a cryptocurrency ATM.** Instead, we recommend the next call you make should be either to your financial institution or local law enforcement at a number you know to be valid.



SKIP-A-PAY for the Holidays!

Need extra cash for the holidays?
Now is the perfect time to
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.

Enjoy free access to your
credit score and credit report—
plus credit monitoring with
real-time updates!

Find Credit Score today in the Liberty FCU app!

