



Liberty
FEDERAL CREDIT UNION

Fall 2025

AT YOUR

SERVICE

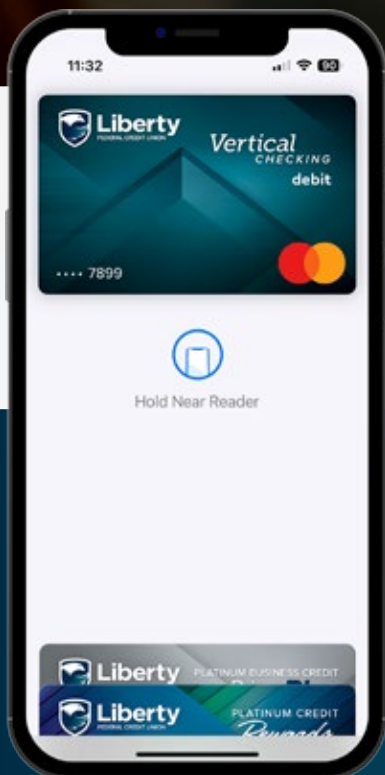
A publication of Liberty Federal Credit Union

Forbes Best-In-State Banks & Credit Unions

COMING THIS WINTER

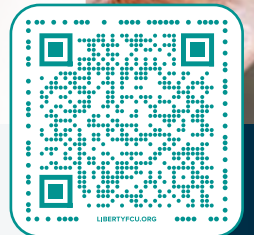
Tap & Go[®]

Liberty FCU will begin offering contactless cards in the coming months 



Enjoy Contactless Payments Today with Your Mobile Device

With Apple Pay, Google Pay, and Samsung Pay, you can make contactless payments with any Liberty FCU card!



Benefits of Contactless Payments

 **CONVENIENT**
10x faster than other face-to-face transactions

 **SECURE**
Encrypted by a unique, dynamic cryptogram

Scan to get started!

Tap & Go is a registered trademark of Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Inc. Federally Insured by NCUA.

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 | Kohl's



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.

We are your mortgage experts

Programs for any budget

Whether you're looking to purchase, build, or refinance

1/8% APR loan rate discount

Available with any Liberty FCU checking account

Gift card up to \$500

When you close a loan for your primary residence

Apply with our new MyMortgage app!

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



Scan to Download

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 6.625% interest rate (6.702% APR) is \$1,563 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. Gift card offer is available on financing of purchase or construction loans for primary residences only. Purchase or construction loan amounts up to \$149,999 will receive a \$250 gift card. Purchase or construction loan amounts of \$150,000 or greater will receive a \$500 Gift Card.

Federally Insured by NCUA Equal Housing Lender NMLS# 518136



LIBERTY FCU NOW ACCEPTS

Real-Time Payments

A faster, more convenient way to receive money.

New!

Real-time payments are ideal for direct deposits, transfers from other institutions, person-to-person payment apps, and more!

Transfers occur within seconds

Offers enhanced security

Available 24/7

FRAUD PREVENTION TIPS

Staying Safe from Deepfake AI Scams

Traditionally, we rely on seeing someone in person and perhaps greeting them with a handshake to establish trust. When we cannot meet in person, we perhaps resort to sharing pictures, videos, or even video calling someone. After all, "seeing is believing." Right?

Today, pictures and videos can be altered or edited via artificial intelligence to create what is called a "Deepfake." This can make the person in the picture or video look and sound like someone else, even swapping faces and voices with a celebrity or someone you personally know.

Oftentimes, scammers will spend up to a year or more developing trust before they make a major move pressuring you to divulge personal information (SSN, date of birth, online banking info, etc.) or to send them money via cryptocurrency or crypto ATMs, cash transfer apps on your phone, or even mailing cash. Before giving out information or sending money to someone online, take time to consider if this could be a scam. If you're in doubt, contact us at 1-800-800-9271.

SKIP-A-PAY for the Holidays!

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.

*Available for select account types only. Although LFCU does not charge fees to receive real-time payments, the sending bank could charge the sender a fee. Funds received on or after 8:00 p.m. CT may not be available until the following business day.