



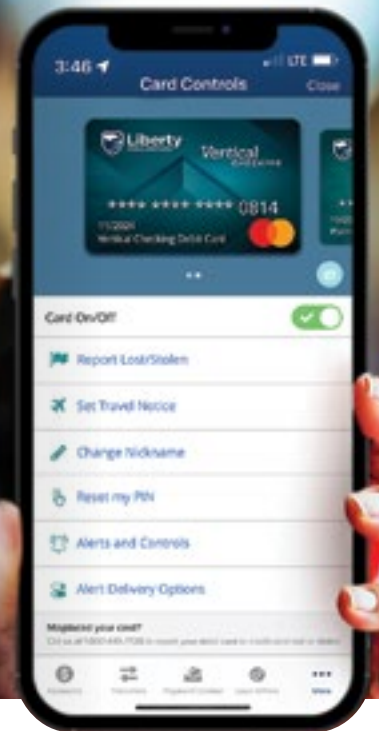
# AT YOUR SERVICE

Spring 2024

A publication of Liberty Federal Credit Union

 **NAFCU 2023 NATIONAL CREDIT UNION** *of the YEAR*

# America's BEST HIGH-YIELD CHECKING ACCOUNT



## Vertical CHECKING

# 3.45%<sup>APY</sup> + FREE ATMS ANYWHERE

*How much can you earn with 3.45% APY?*

DAILY BALANCE	\$5,000	\$10,000	\$20,000
31-DAY EARNINGS	\$14.44	\$28.88	\$57.75

## 4.8 APP RATING



“ This app is easy to use, straightforward, and does most everything I need to do. I would recommend the app to anyone! ”

Ben ★★★★★

Annual Percentage Yield accurate as of 3/1/2024. Rate subject to change. Minimum \$25 required to open. 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. Fees reimbursed based on transaction details obtained by the ATM provider. Based on a 31-day month. Fees or other conditions could reduce earnings on the account. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Inc. Federally Insured by NCUA.



# Your entire financial picture. All in one place.

The Liberty FCU mobile app lets you view and manage all your accounts—even those outside of the credit union—with its powerful Money Management tool.



## Access all your accounts in one place with one password.

Add any investment accounts, department store credit cards, and more.

## Track your net worth.

Include all of your financial accounts, retirement accounts, and real estate for a comprehensive view of your overall wealth.

## Manage your spending.

Set budgets and monitor your purchases. Create goals and alerts to help you as needed. View expenses by category and receive a detailed look at spending that will help you better control your budget.

“ Simple, intuitive, accessible, powerful. I have never used a better financial tool.”

Mr. Huffman ★★★★★

Download the Liberty FCU mobile app today!



Find **Money Management** today in the **More** tab!



# Liberty FCU Auto Loans

Plus receive a

**1/4%**  
APR

**DISCOUNT WITH SELECT  
CHECKING ACCOUNTS!**

Low Rates. Flexible Terms.

“ You guys always make it easy to buy a new vehicle. I know I’m going to get a great rate and great service. ”

Alan Owensboro, KY



Find customized  
Loan Offers in the  
Liberty FCU mobile app!

## Helping you build a better tomorrow

At Liberty Wealth Services, we are able to help you prepare for major financial objectives, recommend strategies to help you pursue financial security, or simply provide a professional second opinion on your financial planning.



### Retirement Planning

Individual Retirement Accounts

Life Insurance

Wealth Management

401K/Rollover Services

### Long-Term Care Insurance

Estate Conservation

Insurance

Education Funding

Annuities



**LIBERTY**  
WEALTH SERVICES

Schedule your appointment today.

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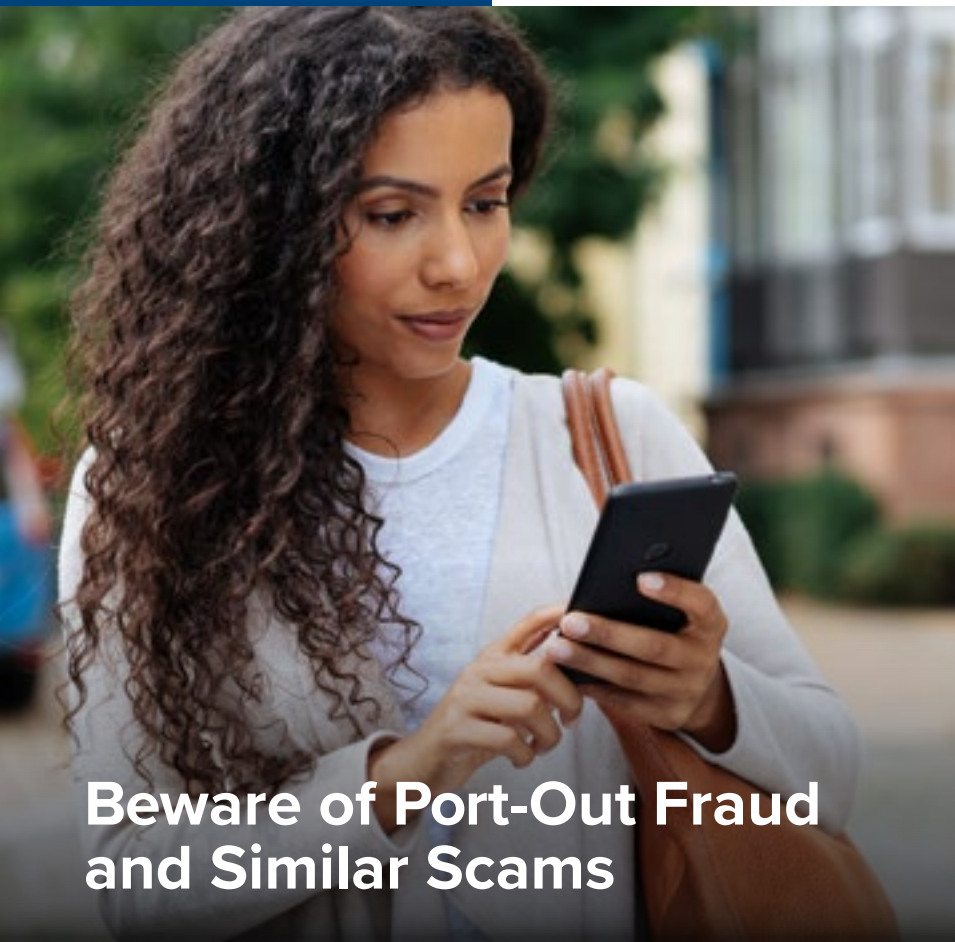
Not Insured by NCUA or Any  
Other Government Agency

Not Credit Union  
Guaranteed

Not Credit Union  
Deposits or Obligations

May Lose  
Value

\*Applicable only when financing closed at Liberty FCU. APR is the Annual Percentage Rate. Discounts not available on rates matched against local competitors. All loans are subject to credit approval.



## Beware of Port-Out Fraud and Similar Scams

In today's world, our phones—and the phone numbers connected to them—are central to our daily lives. Your phone handles sensitive information about yourself, your finances, and oftentimes your career. However, imagine if a call from a family member or a verification code for online banking was sent in a text message and neither of these made it to you. Instead, you find that this was redirected to another phone. This can happen if you have fallen victim to a port-out scam.

When the scammers are successful, it is because they have carried out a phishing call or sent a fraudulent message to their victims posing as their phone company, bank, credit union, or even law enforcement asking for sensitive information. Once they obtain enough information, they can then attempt to port your phone number to a phone that the scammer owns. Essentially, this can allow them to take over your email accounts, access your bank accounts, and even send malicious messages to friends and family.

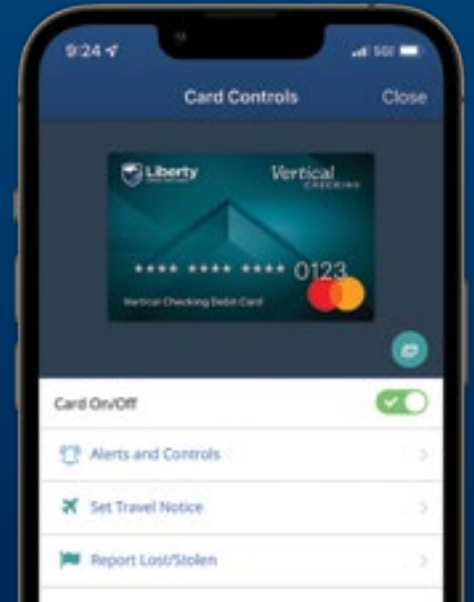
To stay safe from this type of fraud, always avoid providing sensitive information to someone who has called you or sent a message to you, as this could be a scammer trying to take over your phone number and accounts connected to it. If you find you have fallen victim to this scam, immediately call your phone company and financial institutions. You should also consider filing a police report. Lastly, consider placing a fraud alert on your credit reports and get copies of your report.

## MISPLACE YOUR CARD?

Turn it off and on in an instant!

You can also set spending limits, travel notifications, and report your card as lost or stolen—all from the app!

Learn more at [libertyfcu.org/cardcontrols](https://libertyfcu.org/cardcontrols).



## Take a vacation from your loan payment with SKIP-A-PAY

Looking for extra cash for a summer vacation? For a \$35 fee, skip-a-pay allows you to postpone your monthly loan payment—without hurting your credit.

Apply online at [libertyfcu.org/skipapay](https://libertyfcu.org/skipapay).

