



**Liberty**  
FEDERAL CREDIT UNION

Spring 2025

AT YOUR

**SERVICE**

A publication of Liberty Federal Credit Union

## AUTO LOANS

# RATES HAVE FALLEN

- ✓ Competitive rate—with no application fee<sup>1</sup>
- ✓ Up to 100% financing available
- ✓ Flexible terms and payments

*View your customized*

## LOAN OFFERS IN THE APP



*Finance your next  
vehicle and enjoy*



### 1/4% APY Discount

Receive a discount on any new auto loan with select checking accounts

### Pay your bill online

Our members can pay their bill anytime, anywhere

### Receive your free CARFAX

Avoid a costly mistake with a free accident report from CARFAX and Liberty FCU

<sup>1</sup>Applicable only when financing closed at Liberty FCU. All loans are subject to credit approval. Loan discount available on any new personal, auto, or recreational vehicle when you have Vertical Checking or Platinum Rewards Checking. Discounts not available on rates matched against local competitors. Federally Insured by NCUA.

# Your entire financial picture. All in one place.

## CARD CONTROLS

Misplace your card?  
Turn it on and off  
in an instant

## RESET MY PIN

Create a new PIN  
for any of your debit  
or credit cards

## EXTERNAL TRANSFERS

Move money to your  
Liberty FCU account  
from any other  
financial institution

## CREDIT SCORE

Enjoy free access  
to your credit score,  
credit report, and more

Find all these and  
more in the **More** tab!

## CHECK DEPOSIT

Deposit your check using  
your phone's camera

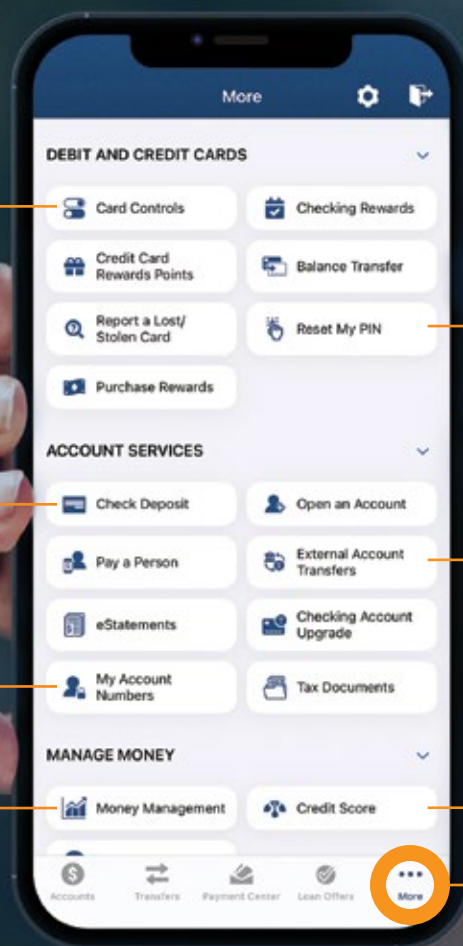
## NEW!

## MY ACCOUNT NUMBERS

Providing secure and  
convenient access to all  
your account numbers

## MONEY MANAGEMENT

Manage all your finances—  
including those with other  
banks or advisory firms



**Vertical** CHECKING  
now offers an even

**HIGHER  
RATE!**

Free checking that helps you  
earn more on your money!

RATE INCREASE

**3.50%** APY

How much can you earn with 3.50% APY?<sup>1</sup>

DAILY BALANCE	\$5,000	\$10,000	\$20,000
31-DAY EARNINGS	\$14.63	\$29.26	\$58.52

<sup>1</sup>Based on a 31-day month. Fees or other conditions could reduce earnings on this account. Annual Percentage Yield accurate as of 2/10/2025. 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.



# Liberty 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



## FRAUD PREVENTION TIPS

### Stay Alert to Avoid Falling for New Scams

Recently there has been an increase in scams involving fraudulent text messages and phone calls posing as the Fraud Department at the victim's financial institution. The sender will often claim there is a fraudulent charge that will soon be made from your account, and you must provide your card number and personal information to stop the transaction. These text messages typically include a malicious link to a website which looks like your financial institution to collect your online banking credentials. Alternatively, they may ask that you withdraw all the funds from your account in cash and deposit them into a cryptocurrency ATM, send the funds by mail, or even provide it to them in cash. In some cases, they will conduct follow-up phone calls or messages posing as law enforcement to scare you into sending your information or money.

**Please avoid providing any sensitive information to anyone calling or messaging you claiming to be from your financial institution or law enforcement.**

#### OTHER QUICK TIPS TO AVOID FRAUD

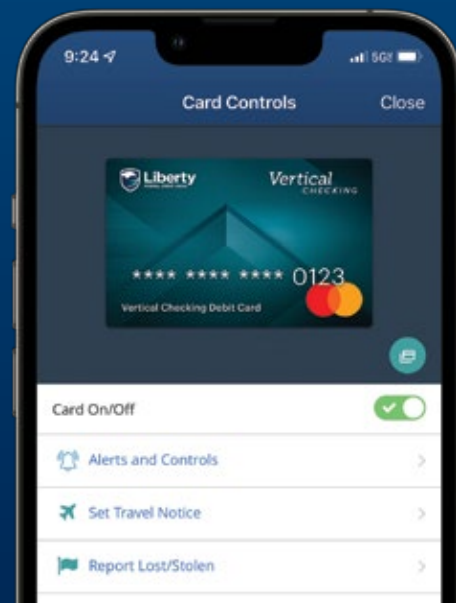
- Liberty FCU will never ask for your card number or a portion of your card number, expiration date, or three-digit CVV code.
- Liberty FCU will never ask you for a code from a text message or phone call. Do not give these out to anyone!
- Never share your username or password for digital banking with anyone—including a Liberty FCU employee.
- If someone who claims to be with Liberty FCU calls you, we encourage you to hang up, then call us back at our local or toll-free number (1-800-800-9271) to confirm that you are actually speaking with one of our employees.

## 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).

