



AT YOUR SERVICE

Spring 2026

A publication of Liberty Federal Credit Union

Forbes Best-In-State Banks & Credit Unions

EARN MORE WITH LIBERTY FCU'S FREE

Vertical CHECKING

3.50% APY



NEW! Contactless card payments

SIMPLY TAP & GO!¹



Auto loan rate discount available

ON NEW QUALIFYING LOANS²



ATM usage fee reimbursement

AT ANY OTHER BANKS' ATMS

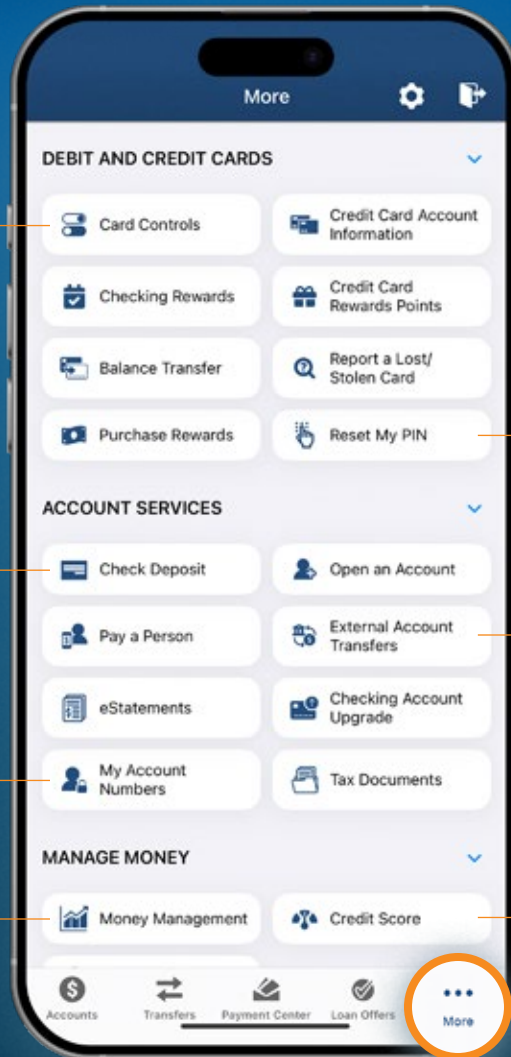
Activate your new contactless card today!

Card Controls > Activate New Card

or call the phone number on the activation label.

¹Annual Percentage Yield accurate as of 2/1/2026. 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. ²Tap & Go is a registered trademark of Mastercard International Incorporated. ³Available with select Liberty FCU checking accounts. Certain product exclusions may apply. Contact a Liberty FCU loan officer for details. 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.



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 ACCOUNT 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

CHECK DEPOSIT

Deposit your check using
your phone's camera

MY ACCOUNT NUMBERS

Provides secure and
convenient access to all
your account numbers

MONEY MANAGEMENT

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

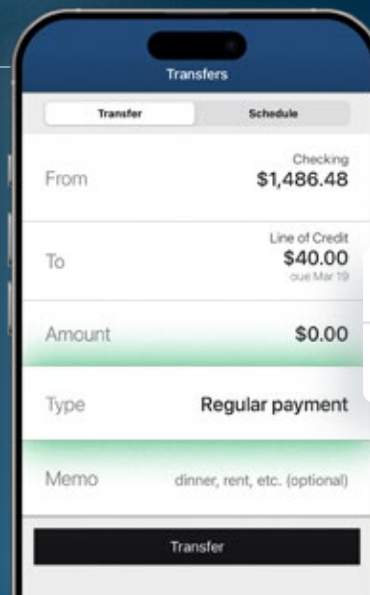
Find all these and
more in the **More** tab!

Find More Loan Payment Options in Mobile

Ready to make a loan payment?
Simply transfer funds from any deposit
account in the app. You can also tap the
Type field for more payment options!



Scan to download
Liberty FCU Mobile



Regular payment

Pay principal only

Payment options vary
based on loan type.

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.

INVESTOR CHECKING

UP TO

2.00% APY

NEW! Increased Rate
No Requirements¹

Learn more at libertyfcu.org/investor.

View your customized

LOAN OFFERS IN THE APP

- ✓ Competitive rates—
with no application fee²
- ✓ ¼% APY discount with select
checking accounts
- ✓ Flexible terms and payments



FRAUD PREVENTION TIPS

STAY ALERT:

Scammers Are Posing as Your Financial Institution

Fraudsters are getting increasingly clever, and one of their most common tactics is calling or texting while pretending to be your bank or credit union. Their goal is to persuade you to hand over personal information or unknowingly approve fraudulent activity.

They often sound convincing, but the red flags are there if you know what to look for.

How the Scam Usually Works

- They claim there's "fraud on your account" and insist you must act immediately.
- They ask you to read back a verification code sent to your phone—a code that actually came from your real financial institution because **the fraudsters are trying to log in as you**.
- They request your card numbers or ask you to confirm "test" transactions you didn't make.
- They pressure you to verify information you would normally keep private.

Your security is our top priority, so please keep the following in mind:

- Liberty Federal Credit Union will **never** call or text you asking for your card number, PIN, online banking credentials, or one-time passcodes.
- If you receive an unexpected call or text about suspicious card activity—especially one urging you to act immediately—treat it as suspicious. Do not click links, return calls, or share any personal information.
- If you are ever unsure whether a message is legitimate, **hang up**. You can then contact us directly at 1-800-800-9271. If after hours, choose option 7.

Staying alert is one of the best ways to protect your accounts. Thank you for helping us keep your financial information safe.

¹Minimum \$1,000 required to earn interest. Accounts with balances below \$1,000 will remain open but will not earn interest. Rates subject to change. Share and Checking Account dividend rates may change after the account has been opened. Dividends on share and checking accounts are established and paid monthly at a rate determined by the Liberty FCU Board of Directors. Dividends are computed on the daily balance and paid monthly for those days in which the minimum balance is on deposit. ²Applicable 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.