



Liberty
FEDERAL CREDIT UNION

Summer 2025

AT YOUR

SERVICE

A publication of Liberty Federal Credit Union

AUTO LOAN SPECIAL

**NO MONTHLY
PAYMENTS¹**
FOR
90 DAYS

PLUS RECEIVE A

**1/4%
APR** DISCOUNT WITH SELECT
CHECKING ACCOUNTS²

**Customized loan offers
available in the app.**

Simply select any offer and confirm some basic personal information.
It's the fastest, easiest way to fund your next vehicle!

**Download the Liberty FCU
mobile app today!**



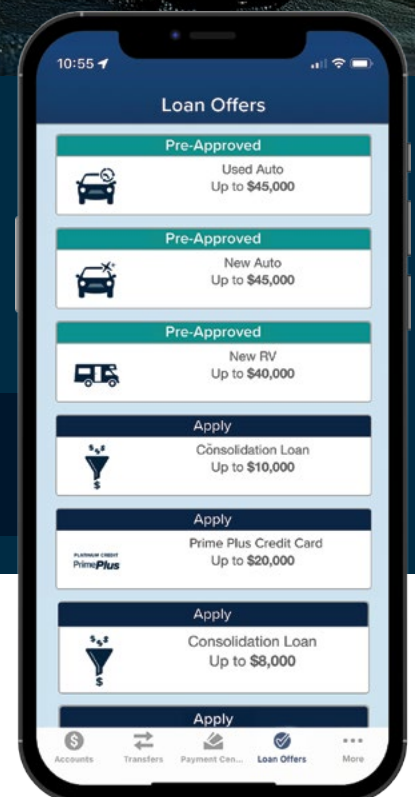
Download on the
App Store



GET IT ON
Google Play

¹Applicable only when financing closed at Liberty FCU. Offer valid on applications now through August 30 when funded on or before August 30. Interest accrues during the 60 days. Ask your loan officer how this may impact your payments. Purchase and refinanced personal auto loans only with a maximum term of 72 months. Vehicles must be 2019 model year or newer. Not valid on motorcycle or RV loans. Minimum 670 credit score (TransUnion FICO Classic 08 model). All borrowers must be currently employed or receiving regular, monthly, verifiable income. ²Receive 1/4% APR off any new personal, auto, or recreational vehicle loan when you have Liberty FCU's free Vertical Checking or Platinum Rewards Checking. Liberty FCU verifies the past checking history of applicants with ChexSystems, a national consumer network. Information obtained from the report could result in checking account denial. Discounts not available on rates matched against local competitors. Not available on line of credit, credit cards, student loans, certificate or share pledge, or any special lending programs. Dealership credit bureaus not accepted. Existing Liberty FCU loans are not eligible. Federally insured by NCUA. Equal Housing Lender.

Loan Offers are also available in the main menu in online banking. Offers are updated quarterly and may not be available immediately for new digital banking users.



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.

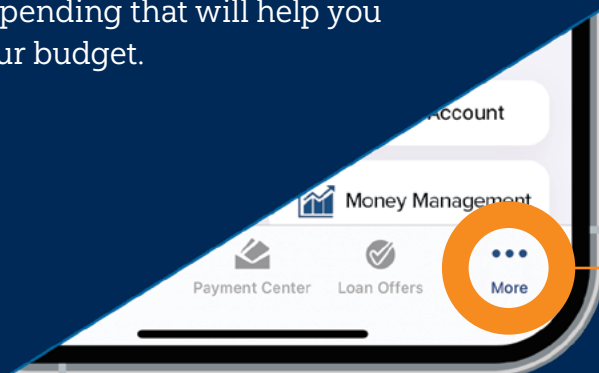
Set budgets and monitor your purchases. Create goals and alerts to help you as needed. View expenses by category and receive a detailed look at spending that will help you better control your budget.

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

Mr. Huffman ★★★★★

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

Download the Liberty FCU mobile app today!



Vertical CHECKING
now offers an even

**HIGHER
RATE!**

RATE INCREASE

3.50% APY

Free checking that helps you
earn more on your money!

How much can you
earn **EVERY MONTH**
with 3.50% APY?¹

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

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 6/20/2025. 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.

**While markets fluctuate,
relationships shouldn't.**



LIBERTY
WEALTH SERVICES

With you every step of the way.

We are driven by a common purpose to treat our clients as family, not as portfolios. We are committed to creating a personalized experience and relationship founded upon mutual trust and care.

Scan to learn more or
schedule your appointment.



Dakota Richardt, Wealth Advisor

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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

You could win the Trip of a Lifetime

when you make everyday purchases with
your Liberty FCU debit or credit card

Groceries, gas, deliveries to your door, streaming on your big screen... Make everyday purchases with your Liberty FCU Mastercard debit or credit card now through December 31, 2025, and you'll be automatically entered to win a trip to your choice of Puerto Rico, the Dominican Republic, or the Bahamas!



EVERY PURCHASE IS AN AUTOMATIC ENTRY!

No purchase necessary to enter. Trip includes round-trip coach air transportation from the major U.S. airport nearest winner's residence (guest's transportation will be arranged from the same location as the winner) to destination, ground transportation to/from airport in select destination, one standard double-occupancy hotel accommodations, select onsite activities, one \$500 Mastercard Prepaid® card (for winner only), and \$3,000 awarded in the form of a check to be used to help offset taxes. Learn more and see full sweepstakes rules and regulations at libertyfcu.org/pricelessurprises.



Learn how to enhance security with
your online banking by visiting
libertyfcu.org/authenticator.



NEWS BRIEFS

> Free 2025-2026 Academic Planners

Free 2025-2026 academic planners will be available to members in all Liberty FCU offices while supplies last starting July 14. Planners will not be mailed.

> 2026 Board Applicants Requested

The credit union's nominating committee is seeking candidates to fill three openings on the 2026 Liberty FCU Board of Directors. Applicants are required to be primary members age 18 or older with active accounts in good standing for at least one year prior to the annual meeting that will be held on March 10, 2026.

To be considered for nomination, you must submit an application to the nominating committee by 6 p.m. CDT on Friday, August 29. The nominating committee will review the applications and select candidates for the ballot. Other members can be added to the ballot by submitting a petition signed by a minimum of 500 Liberty FCU members. Applications can be downloaded at libertyfcu.org/boardapplication, or you may receive one by mail by calling the Marketing Department at (812) 477-9271 or 1-800-800-9271, Ext. 1419.