



Liberty
FEDERAL CREDIT UNION

AT YOUR

SERVICE

Summer 2026

A publication of Liberty Federal Credit Union

Forbes Best-In-State Banks & Credit Unions

Auto Loan Special

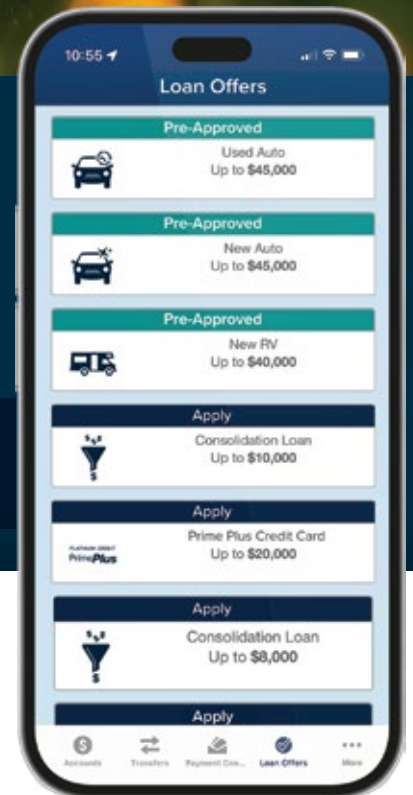
90 DAYS
no monthly
payments

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*Applicable only when financing closed at Liberty FCU. Offer valid on applications now through August 31 when funded on or before August 31. Interest accrues during the 90 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. 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.

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\$5,000	\$14.63
\$10,000	\$29.26
\$20,000	\$58.52

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2.00%

APY

on balances of
\$50,000 - \$99,999

2.50%

APY

on balances of
\$100,000 - \$499,999

3.00%

APY

on balances of
\$500,000 or more

¹Based on a 31-day month. Fees or other conditions could reduce earnings on this account. Annual Percentage Yield accurate as of 6/19/2026. 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. ²Rate accurate as of May 6, 2026. Requires a minimum balance to open. Annual Percentage Yield. Minimum balance to obtain APY disclosed. Dividend rates may change after the account has been opened. Dividends on share accounts are established 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. Fees may reduce earnings. Federally Insured by NCUA.

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



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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



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May Lose Value

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with no application fee¹
- ✓ 1/4% APY discount with select
checking accounts
- ✓ Flexible terms and payments



> Free 2026-2027 Academic Planners

Free 2026-2027 academic planners will be available to members in all Liberty FCU offices while supplies last starting July 13. Planners will not be mailed.

> 2027 Board Applicants Requested

The credit union's nominating committee is seeking candidates to fill four openings on the 2027 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 9, 2027. To be considered for nomination, you must submit an application to the nominating committee by 6 p.m. CDT on Friday, August 28. 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

¹Applicable 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.