



AT YOUR SERVICE

Winter 2025

A publication of Liberty Federal Credit Union

EARN MORE IN 2025!

Vertical CHECKING

now offers an even

HIGHER RATE!



Free checking that helps you earn more on your money!

✓ **HIGH-INTEREST CHECKING**
WITH NO MONTHLY FEES

✓ **REIMBURSEMENT OF USAGE FEES**
AT ANY OTHER BANKS' ATMS

✓ **INDUSTRY-LEADING MOBILE APP**
4.8 ★★★★★ RATING

RATE INCREASE >>>>>>

3.50% APY

How much can you earn with 3.50% APY?

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

Annual Percentage Yield accurate as of 1/1/2025. 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.

TRANSFER YOUR DEBT AND SAVE

with our PLATINUM PrimePlus CREDIT CARD!

SAVINGS EXAMPLE¹

BASED ON \$4,000 BALANCE & \$100 MONTHLY PAYMENT	Liberty Platinum Prime Plus	Target REDcard [®]	Chase Freedom [®]	Discover it [®] Card
MINIMUM APR	11.00%	29.95%	19.99%	17.74%
TIME TO PAY OFF	47 months	260 months	67 months	61 months
INTEREST PAID	\$693	\$21,949	\$2,644	\$2,098
Amount Saved with Liberty Federal Credit Union		\$21,215	\$1,951	\$1,405



“ It was a very easy process, and the savings are significant! I highly recommend Liberty FCU! ”

Melanie Henderson, KY

Or take advantage of our incredible rewards program.

Earn more points than with the national brands!



3X

TRAVEL & ENTERTAINMENT

Rotates quarterly

2X

GAS & GROCERIES

All year long

1X

ONE POINT PER DOLLAR ON ALL PURCHASES

Apply today and receive



INTRO 0% APR ON BALANCE TRANSFERS FOR THE FIRST SIX MONTHS²

NO BALANCE TRANSFER FEES

INTRODUCTORY RATE OF 1.99% APY ON NEW PURCHASES

¹Source: Comparison chart courtesy of Credit Karma Debt Repayment Calculator. Liberty FCU example includes six months at 0% APR, which is applicable to balance transfers on new cards only. Liberty FCU rate accurate as of 10/18/2024. Competitor rates effective 10/15/2024. ²0% APR applicable to balance transfers for the first six months the credit card accounts is open. 1.99% introductory APR for the first six billing cycles. Annual Percentage Rate may vary. If you are charged interest, the charge will be no less than \$1. APR for purchases and balance transfers will be 11.00% to 18.00% APR after introductory period based on creditworthiness. Cash advance fee will be 11.00% to 18.00% APR. All Annual Percentage Rate will vary with the market based on the Prime Rate. All payoff calculations assume there are no additional charges, cash advances, balance transfers, or other transactions that would increase the credit card balance. The double points category may exclude Walmart, Sam's Club, Target, and other discount stores. Federally Insured by NCUA.

Liberty FCU Auto Loans

Plus receive a **1/4%^{APR}**
**DISCOUNT WITH SELECT
CHECKING ACCOUNTS!**

Low Rates. Flexible Terms.

“ Liberty FCU gave me a low rate and a payment that works for me. The app makes it really easy to make my payment and view my balance. ”

John S. Vincennes



Liberty FCU Annual Meeting to Be Held in March

Liberty Federal Credit Union will hold its Annual Meeting on Tuesday, March 11. This year's event will take place on our Main campus on Theater Drive in Evansville, IN. Executive management and officials will review the credit union's financial performance and announce the newly elected members of our Board of Directors.

The nominating committee selected five applicants to appear on the ballot. This year's candidates for four board openings include:

Liberty FCU Annual Meeting Tuesday, March 11

Main Campus
Theater Drive, Evansville, IN

Refreshments and Social Time – 5:30 to 6 p.m. CST

Business Meeting – 6 to 6:30 p.m. CST



Pam Blessing

Retired Professor at University
of Southern Indiana;
36-Year LFCU Board Incumbent



Andy Guarino

Retired Administrator of EVSC;
9-Year LFCU Board Incumbent



Gary Hackney

Retired Public School
Teacher and Administrator;
3-Year LFCU Board Incumbent



James Morley

Owner of Morley,
an Architectural and
Engineering Firm



Donna Workman

CPA; Retired SVP/CFO
at Transcend Credit Union

All primary members age 18 and older are eligible to vote for the Liberty FCU Board of Directors. Voting will be open Monday, February 24, through Friday, March 7, at all Liberty FCU offices and will continue 4:30 p.m. – 5:30 p.m. CST at the Annual Meeting.

To run by petition, a qualifying member must collect and submit 500 member signatures and complete a Board of Director application by February 1. Signatures for petitions will not be allowed on credit union property. A brief statement of qualifications and biographical data for each nominee is available online at libertyfcu.org/boardnomineeinfo. This information, board applications, and petition forms are also available by contacting the Liberty FCU Marketing Department at (812) 477-9271 or 1-800-800-9271. Nominations will not be accepted from the floor.



Creating a Legacy to Remember

At Liberty Wealth Services, we believe that legacy planning and financial freedom go hand in hand. Effective planning starts with intentional strategies and ends with precise implementation. Our process includes:

- Comprehensive estate planning
- Tailored tax strategies
- Ongoing oversight, regular reviews and updates

We help you create a succession plan that reflects your values and priorities.

Schedule your appointment today.

Contact Liberty Wealth Services at (812) 469-9909 or submit an appointment request online at libertyfcu.org/wealthservices.



This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor. **Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. Liberty Federal Credit Union [Liberty FCU] and Liberty Wealth Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Liberty Wealth Services, and may also be employees of Liberty FCU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Liberty FCU or Liberty Wealth Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed
Not Credit Union Deposits or Obligations	May Lose Value

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more information.

Take a break from your loan payment with **SKIP-A-PAY**

Looking for extra cash to help with holiday bills? Take advantage of Liberty FCU's skip-a-payment program! For a \$35 fee, skip-a-pay allows you to postpone your monthly loan payment—without hurting your credit.

Complete eligibility details and a skip-a-payment application are available online at libertyfcu.org/skipapay.



DISCLOSURE INFORMATION

Inactive Account Policy: A primary account owner with aggregate share balances less than \$200 and no activity for two years or more will be charged a monthly inactivity fee. Only withdrawals, deposits, and loan payments are considered activity. Primary account owners are exempt from the fee if they are under age 23 or have any of the following products: Individual Retirement, Coverdell Education Savings, and Health Savings Accounts; active loan accounts; credit cards; or safe deposit boxes.

Statutory Lien Regulation: Federal law gives the credit union the right to apply the balance of shares and dividends in all of your accounts at the time of default to any debt owed to us by you or a joint owner of your account. Once the loan is in default, we may exercise that right without further notice to you.