



AT YOUR SERVICE

Winter 2026

A publication of Liberty Federal Credit Union

Forbes Best-In-State Banks & Credit Unions

TRANSFER YOUR DEBT AND **SAVE**

with our PLATINUM Prime**Plus** CREDIT CARD!



SAVINGS EXAMPLE¹

| BASED ON \$4,000 BALANCE & \$100 MONTHLY PAYMENT | Liberty Platinum Prime Plus | Target Circle [®] | Chase Freedom [®] | Discover it [®] Card |
|---|-----------------------------------|-------------------------------|-------------------------------|----------------------------------|
| MINIMUM APR | 10.00% | 28.70% | 18.49% | 17.74% |
| TIME TO PAY OFF | 47 months | 133 months | 63 months | 61 months |
| INTEREST PAID | \$614 | \$9,280 | \$2,265 | \$2,098 |
| Amount Saved with Liberty Federal Credit Union | | \$8,666 | \$1,651 | \$1,484 |

Or take advantage of
our Platinum Rewards
Credit Cards incredible
rewards program!

3X Bill Payments
POINTS Rotates quarterly

2X Gas & Groceries
POINTS All year long

1X One point per
POINTS dollar on all
purchases

APPLY TODAY
— and receive —



0% on balance transfers
for the first six months²



No balance transfer fees



Introductory rate of 1.99% APR
on new purchases

¹Liberty FCU example includes six months at 0% APR, which is applicable to balance transfers on new cards only. Liberty FCU and competitor rates accurate as of 11/17/2025. 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 10.00% to 17.75% APR after introductory period based on creditworthiness. Cash advance fee will be 10.00% to 17.75% 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.

Making Your Dream Home a Reality

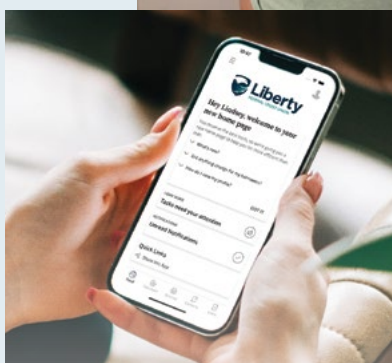
Our construction loan makes borrowing easy!

- ✓ Convenient one-time close can save you thousands
- ✓ Interest rate float-down option available
- ✓ 12-month construction period
- ✓ Terms up to 30 years
- ✓ Second home construction available

Apply with our new MyMortgage app!



- ✓ Download MyMortgage by Liberty FCU wherever you download apps
- ✓ 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.

Liberty FCU Auto Loans

Plus receive a
**DISCOUNT WITH SELECT
CHECKING ACCOUNTS!**

1/4%
APR

Low Rates. Flexible Terms.

“ I highly recommend Liberty Federal Credit Union to anyone considering buying a vehicle. They offer a great experience from start to finish. ”

Kerrie M. Owensboro, KY



Liberty FCU Annual Meeting to Be Held in March

Liberty Federal Credit Union will hold its Annual Meeting on Tuesday, March 10. This year's event will take place at the Liberty Center located at 4401 Theater Drive in Evansville, IN, behind our Main Office. Executive management and officials will review the credit union's financial performance and announce the newly elected members on our Board of Directors.

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



Andy Guarino
Retired EVSC Administrator;
Served 9-Years on the LFCU Board



Wayne Kinney
Business Owner and
6-Year Board Incumbent



Jim Watson
Business Owner and
3-Year Board Incumbent



Ken Wempe
Retired EVSC Administrator
and 25-Year Board Incumbent

Liberty FCU Annual Meeting Tuesday, March 10

Liberty Center
4407 Theater Drive, Evansville, IN

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

Business Meeting – 6 to 6:30 p.m. CDT

All primary members age 18 and older are eligible to vote for the Liberty FCU Board of Directors. Voting will be open Monday, February 23, through Friday, March 6, at all Liberty FCU offices and will continue 4:30 p.m. – 5:30 p.m. CDT at the Annual Meeting.

Additional qualifications and biographical data for each nominee is available online at libertyfcu.org/boardnomineeinfo and at all Liberty Federal Credit Union locations. This information and board applications are also available in print upon request by contacting the Liberty FCU marketing department at (812) 477-9271 or 1-800-800-9271. Members can be added to the ballot by presenting a board application to the credit union along with a petition signed by a minimum of 500 members before 6:00 p.m. CST on February 9. Applications are available upon request.

*Applicable only when financing closed at Liberty FCU. APR is the Annual Percentage Rate. Discounts not available on rates matched against local competitors. All loans are subject to credit approval.



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.