

AMBASSADOR HORIZONS

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★ LIBERTY SAVINGS FEDERAL CREDIT UNION ★

Old Time Values, Big Time Service

LibertyLink Online Banking

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★ Federal Credit Union ★

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LSFCU Fall 2008 Seminars
25 Ways To Health and Wealth
September 13, 2008

LAUNCH OF LSFCU'S NEW WEBSITE!!

Yes, it is finally here! We've been working hard to develop a new website for our members that is easier to navigate and that

showcases all that we have to offer. Please visit www.LSFCU.org and take a look around. While you're there you may want to sign up for our email newsletter, learn more about savings and investment services, or log into LibertyLink to do your online banking.

Make sure you check the website often for news and announcements. ★

We hope you enjoy the new online home of LSFCU as much as we do!

ONLINE BILL PAY IS NOW ACTIVE IN LibertyLink!

Say goodbye to the snail-mail method of paying bills.



LSFCU Members are now able to set up payments to be automatically transferred from their LSFCU checking account to various vendors. To take advantage of our Online Bill Pay service, members

must have a checking account and elect to receive electronic statements. By using Online Bill Pay you can take the worry out of making sure your payment will be received on time to avoid costly late payments. Schedule your payments to be automatically sent on a specific date and rest easy knowing you're paying your bills on time. Log onto Liberty Link and try it today. What's more...save a tree, save a stamp, save on gas with no trips to the post office! ★

A Monthly Newsletter for all LSFCU Ambassadors

LSFCU ANNOUNCES FALL LINEUP OF FINANCIAL LITERACY SEMINARS



All seminars will be held at JCEA Headquarters, 1600 Kennedy Blvd. in Jersey City. Parking is available on-site. Our seminars run from 10 AM -12 Noon.

Saturday September 13, 2008 **"25 Ways to Health & Wealth"**

This seminar is designed for people who are looking for creative and innovative ways to create a better lifestyle.

On Saturday October 25, 2008 **"Catch Up For Late Savers"**

This seminar is for people who need a little "jumpstart" to their savings plan. Even if you've been saving for a while, you'll benefit from this exciting and interactive seminar.



Saturday November 22, 2008 **"Basic Budgeting"**

This seminar is helpful to people looking for ways to create a basic budget for themselves and will give good advice on STICKING to the budget once it is created.



Reservations are required for our seminars and space is limited! **You may register on our website or by calling Sean McDonald at 201-239-7038.** ★

VISA LSFCU ANNOUNCES VISA® PROMOTION

Liberty Savings FCU is excited to announce a special promotional rate for ALL VISA cardholders starting on September 1, 2008 and running through April 30, 2009. A rate of 5.25% will be applied to all **new** transactions including purchases, cash advances, and balance transfers. We hope that our VISA cardholders will take advantage of this special rate.

Also, with the exception of accounts that have had a credit line increase within the past 12 months, all **QUALIFIED** account holders may enjoy a credit line increase up to \$1,000. ★

*Promotion may be discontinued without notice before April 30, 2009. Secured accounts, accounts with credit limits of \$14,000 and higher, accounts opened within the previous 12 months, accounts in 5 day delinquency category 5 times or more in the past 24 months, accounts in 30 day delinquency category 2 times or more in the past 24 months are excluded from this promotion.

ARE YOU BUYING A NEW OR USED CAR? LET MVCP HELP!

Liberty Savings FCU would like to remind our Ambassadors about a valuable benefit that is available to the employees of your company that are members of LSFCU.

The Motor Vehicle Certification Program (MVCP) helps to eliminate the frustration associated with purchasing a new or used vehicle. MVCP has a dealer network established that allows you to purchase a vehicle at a low pre-negotiated price. MVCP's dealers will pass along ALL rebates and incentives to you. With MVCP you are "Price Protected."

The process is simple. Contact MVCP at 1-800-345-0990 or www.mvcp.com and ask for an advisor. The advisor will explain the process to you and will tell you about the dealers in your area that are affiliated with MVCP. We at LSFCU always recommend obtaining a pre-approval from our lending department. Contact one of our loan officers today by calling 201-659-3900 or by completing an application on our website, www.LSFCU.org. ★

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LIBERTY SAVINGS

★ Federal Credit Union ★

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