

Liberty Savings FCU Opens New Branch in Union City

Liberty Savings FCU recently opened its third branch. Our latest branch is located at 108 48th Street in Union City. The branch is strategically located in northern Hudson County to serve our growing membership in that area. A Grand Opening celebration was held on October 6 and was attended by LSFCU members, management, and staff. "We are proud to have this opportunity to expand our presence in Hudson County. Despite the current economic climate, LSFCU continues to serve our members by offering the most competitive products and benefits of any financial institution in the area," said Jim Miller, Sr., LSFCU's President & CEO. ★



Our New Branch in Union City is open Monday – Thursday from 10-5, Friday from 10-7, and Saturday from 9-1.

Financial Literacy Seminar set for November 17

LSFCU will offer its last financial literacy seminar of 2009 from 6-8 PM on Tuesday November 17, 2009. The seminar, "Finding Money to Save & Invest in Tough Times" will focus on helping our members achieve their savings goals despite the current economic downturn.

The seminar will be held at LSFCU Headquarters, 666 Newark Avenue. LSFCU seminars are FREE and are open to our members as well as the general public. PRE-REGISTRATION IS MANDATORY. *You may register on our website or by calling Sean McDonald at 201-239-7038. You may also e-mail your registration to smcdonald@LSFCU.org.* ★



LSFCU Offers New Services for Businesses and Select Employee Groups



As an LSFCU Ambassador, you will be interested in learning more about the following new services being offered to benefit our Select Employee Groups. Please inform your company's management about these new products!

BizPlan and AgriPlan

These plans are medical pre-tax plans established specifically for self-employed individuals. They are not insurance; rather, it is the benefit vehicle that allows self-employed individuals to pay for their medical expenses with pre-tax dollars and turn 100% of their medical expenses into a full tax deduction for their business.

These plans are ideal for business professionals who file as a corporation. BizPlan is ideal for business professionals and AgriPlan is ideal for agricultural professionals. If you are a sole proprietor or an LLC and your spouse assists with the business, you would provide this benefit to your employed spouse (this is necessary because BizPlan and AgriPlan are considered an "employee benefit"). Besides allowing 100% of your family's medical premiums and expenses to be paid for with pre-tax dollars, the benefit is also a full tax deduction for your business.

If you want more information, contact Sean McDonald at 201-239-7038 or by e-mail at smcdonald@LSFCU.org ★

Need Some Extra Cash For The Holidays? LSFCU Can Help!

The holidays are fast approaching and we all know what that means! It's time to buy gifts for family & friends. Budgets are tight and many members are hesitant pull out those high interest credit cards. We recognize this and offer a much better solution.

LSFCU offers holiday loans that can help you get those last few dollars that you might need. Don't fall into the trap of charging gifts to bank-issued or department store credit cards with sky-high interest rates! You may be able to receive a loan from LSFCU at a much lower rate.



Don't wait until the last minute. Come visit us today and set up the financing that can get you through the holidays with ease. ★

Get a Stress-Free VISA Credit Card from LSFCU



There are a lot of changes happening with the credit card industry lately. Major banks are now raising rates and instituting new fees that will shock cardholders. But rather than just taking it where it hurts most (the wallet)... fight back. Tell the big banks to stuff their new rates and fees and apply for an LSFCU Visa credit card today!

Liberty Savings already offers VISA credit cards at interest rates much lower than you will ever find at a bank; as low as 6%! Most importantly, Liberty Savings is a locally-operated and member-owned establishment. We are here for the benefit of our members. Apply for your VISA now and rest assured that you're getting the best rate and terms around! ★

***LIBERTY SAVINGS FEDERAL CREDIT UNION
WISHES ALL OF OUR VALUED AMBASSADORS
A VERY HAPPY THANKSGIVING!***



Main Office
666 Newark Avenue, Jersey City, NJ 07306



LIBERTY SAVINGS
★Federal Credit Union★

Greenville Office

1590 JFK Boulevard, Jersey City, NJ 07305



NOW OPEN! Union City Office
108 48th Street, Union City, NJ 07087

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