

★ LIBERTY SAVINGS FEDERAL CREDIT UNION ★

Today's the day to join your credit union and save on banking costs!

During these challenging financial times, there's never been a better time for you and your employees to join Liberty Savings Federal Credit Union.

Liberty Savings offers free checking accounts with no monthly service charge and no minimum balance requirements. We also offer a variety of deposit options including direct, payroll deduction, and electronic funds transfer.

Every Liberty member with a checking or savings account can also have a free Visa Debit Card that you can use at fee-free ATMs including hundreds right here in Hudson County.

At a time when big banks are looking to increase their fees and reduce services while making loans harder to get, LSFCU is expanding its services, eliminating fees, and giving loans.

We're about to open our second new branch in 18 months and we continue to offer free credit counseling and seminars to all our members.

Right now when many Hudson County families are facing hard economic times, we're there with excellent rates on Home Equity and Signature loans, while paying top returns on all of our savings instruments.



The best news for you is that you don't have to do anything for your employees to take advantage. Your company is already a member! Simply post the enclosed announcements in your break room or hand them out to your employees and you'll be offering them an important employee benefit that costs you nothing!

For more information, contact Sean McDonald, LSFCU's Director of Business Development, at (201) 239-7038 or e-mail him at smcdonald@LSFCU.org ★



High credit card debt? We have to talk

If you're suffering through double digit interest rates on your credit cards, it's time for you to take a little "Liberty"! As in a LSFCU Visa card.



We are currently offering Visa credit card rates as low as 6%*. That can amount to BIG savings if you're carrying a hefty balance on one or more cards. Consolidate expenses or keep credit costs to a minimum on new expenses simply by carrying a Lady Liberty Visa card in your wallet or purse. Stop in at any branch or visit www.LSFCU.org to talk! While our banking competitors are busy raising their fees and interest rates, LSFCU is lowering ours! LSFCU Visa Cards offered as low as 6%. ★



You're seeing a lot more
from Liberty Savings
in Hudson County

Lady Liberty's footprint is getting bigger in Hudson County, thanks to LSFCU's expanded charter and growth plans. We are here to serve the financial needs of ALL Hudson County residents. So over the past 16 months:

- We added a second branch in the Greenville section of Jersey City.
- We have expanded our fee-free ATM network including two brand new machines at New Jersey City University and in Union City.
- We will open a new branch location in Union City that will mark the opening of our third branch in Hudson County.

In these tough economic times for Hudson County, Liberty Savings can offer many critical cost savings alternatives to large commercial banks. We'll be telling our neighbors about it in the coming months. The good news is all your employees can already take advantage of our services simply by visiting one of our branches or visiting our web site at www.LSFCU.org. ★

FEE-FREE ATMs are sprouting up all over Hudson County

Is there anything more annoying than seeing a "transaction fee" charge on the screen of an ATM? Well, if you have a LSFCU Debit/Check card and you go to one of our participating ATMs (there's more than 57,000 of them worldwide) your transaction is FEE FREE! Simply look for the Allpoint or Co-Op logo on the ATM machine and you can get your money for free!



Just one more thing we do for our members. Visit www.LSFCU.org/atmfinder.php to find an ATM, LSFCU Branch, or Shared Branch nearest to you. ★

TOP 10 REASONS POSTER

We've included a "Top 10 Reasons To Join LSFCU" poster with this issue of Liberty Horizons. We would appreciate it if you posted it so that all your associates will be informed of all the great benefits they can enjoy by becoming a member of their credit union. ★



LIBERTY SAVINGS
★ Federal Credit Union ★



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Greenville Office

1590 JFK Boulevard, Jersey City, NJ 07305

COMING SOON! Union City Office

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