

Liberty Horizons

★ A QUARTERLY PUBLICATION FOR MEMBERS OF LIBERTY SAVINGS FEDERAL CREDIT UNION ★ Spring 2010 ★

SICK AND TIRED OF BANKS RIPPING YOU OFF? LSFCU OFFERS YOU THE CURE!

LSFCU wants to help CURE your financial woes!



We know that times are tough and that many of our members are nervous about the economy. While big banks and other financial institutions are busy trying to stay in business, let LSFCU help you when you need it most – RIGHT NOW!

While other financial institutions are raising interest rates and charging more fees, we have the financial medicine that you need to help put money back in your pockets.

What are some of the “pills” LSFCU can offer you? Transfer your credit card balances to one of our low-interest VISA cards, refinance your mortgage, come to us for a home equity loan, finance your next auto purchase, take advantage of our award-winning financial literacy seminars or get a free financial makeover to help you build or rebuild your credit. The list goes on and on and on.....

What are you waiting for? Contact a Member Service Representative today! Get the CURE! ★

ARE YOU PAYING MORE THAN 18% INTEREST ON YOUR CREDIT CARDS?

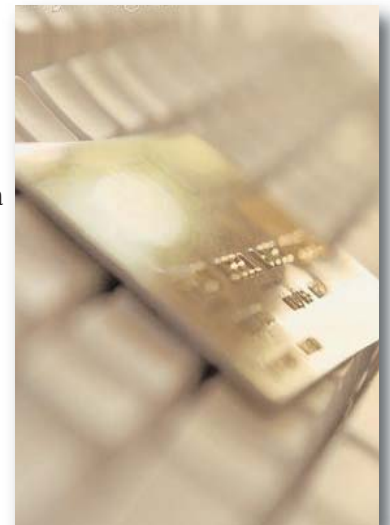
If you have a credit card with a company other than Liberty Savings Federal Credit Union (LSFCU), we have an assignment for you! Take out the last statement you received for those cards. Take a look at the Annual Percentage Rate (APR) that you are being charged. If it's higher than 18%, you really should apply for a VISA® with LSFCU and consider transferring your balances.

Why is 18% the magic number? Glad you asked! The highest interest rate that credit unions can charge on loans (including credit cards) is 18%. That's the law (currently).

Did you know that you may be able to obtain an LSFCU VISA® with an APR for as low as 6%?

Some companies charge a late fee to your credit card if you are one day or even one minute late. Liberty Savings has never done that. Some companies change your interest rate because you were late on another card. Liberty Savings has never done that. Some companies charge fees of \$39.00 for being one day late and/or one cent over your limit. Liberty Savings has never done that. Stop getting ripped off and apply for a Liberty Savings VISA® credit card!

It costs nothing for you to apply. Speak with one of our representatives today! ★



PRESIDENT'S MESSAGE

Dear Members,

First, let me take this opportunity to thank you for your loyalty to Liberty Savings. We take our commitment to serving your family's financial needs very seriously. We are honored to have earned and kept your trust!



There is still a lot of uncertainty with the economy. People are literally "sick" over what is happening. So we at Liberty Savings want to help you find a CURE for your financial distress! We are launching a comprehensive campaign to help you in whatever way we can. See the article in this newsletter for more information. Let us help you find the CURE!

I would like to encourage you to attend our upcoming Annual Meeting (see the article in this newsletter for details). This is your opportunity to meet the credit union's Board of Directors and to find out more about what's happening in YOUR credit union. I hope to see many of you in attendance.

LSFCU continues to make strides to create and offer new products and services and to keep our membership informed of important regulatory initiatives and changes that will affect you. There will be more information coming to you in the next few months. Stay tuned!

Thank you again for the privilege of serving you.

Warmest Regards,

Jim Miller
President/CEO

ANNUAL MEETING REMINDER

The annual meeting of Liberty Savings Federal Credit Union will be held on Wednesday, April 21st, 2010 at 5:15 PM in the lobby of the credit union's headquarters, 666 Newark Avenue in Jersey City. All LSFCU members are invited to attend. ★



DO YOU SHOP AT BARNES & NOBLE?

LSFCU Members get an extra

5% Off
Purchases

More details are on the homepage of the website. Please note that you must access the B & N website through the web portal on our homepage to be eligible for the discount. ★

BARNES & NOBLE
BOOKSELLERS

NEED A CAR? "SPRING IT ON" CAR SALE GOING ON NOW

**Spring
it On!**



LIBERTY SAVINGS
Federal Credit Union

Used Auto
Sales Event

Get Rates As Low As

4.99%
APR¹

See reverse for details.



Take advantage of these great offers now through April 30, 2010!

**Spring
it On!** Used Auto
Sales Event



Spring Has Sprung With Rates As Low As

4.99%
APR¹

We'll give you Blue Book[®]
Trade-In Value on your vehicle
PLUS \$500!²

Upon used vehicle purchase from Enterprise Car Sales.

Now through April 30, 2010

Call 201-659-3900 to get pre-approved by Liberty Savings Federal Credit Union. Then visit your participating Enterprise Car Sales location to see a great selection of quality used vehicles.

Hurry, these great deals are good until April 30!

¹APR=Annual Percentage Rate. Rates as low as 4.99% APR for up to 72 months. 100% Financing available including Tax, Title and License. Financing for qualified Liberty Savings Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid through 4/30/10. ²Trade-In values obtained from © 2010 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In value is based on accurate condition rating, vehicle options, age, and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid through 4/30/10.

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Visit your participating
Enterprise Car Sales locations:

Clifton	1316 Main Ave	973 772-0150
Iselin	449 State Hwy. 27	732 404-1223
Lakewood.....	1141 Rte. 88	732 886-1796
Wayne.....	1546 Rte. 23 North.....	973 686-9565



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VISA[®] Credit Cards

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Download a Loan Application from our website
www.LSFCU.org

Rates are not guaranteed and are subject to change without notice.

Preview the great selection of late-model used vehicles at cuauto deals.com.



LIBERTY SAVINGS ★ Federal Credit Union ★

Phone: 201-659-3900 Fax: 201-659-7623 www.LSFCU.org

FINANCIAL LITERACY SEMINARS

Below you will find a listing of upcoming seminars which are free and open to the public. **REGISTRATION IS MANDATORY.** Seminars may be cancelled or rescheduled due to a low number of registered attendees.

You may register for any of these seminars on our website or by calling Sean McDonald at 201-239-7038. If we must cancel or reschedule a seminar, we will not be able to contact you UNLESS YOU REGISTER.

REBUILDING YOUR CREDIT/CREDIT MANAGEMENT

May 11 North Hudson Office (Union City)
5:15 – 6:30 PM

May 13 Greenville Office
5:15 – 6:30 PM



SAVING FOR RETIREMENT

June 8 Main Office (Newark Avenue)
5:15 – 6:30 PM

June 10 North Hudson Office (Union City)
5:15 – 6:30 PM



BASIC BUDGETING

June 22 Main Office (Newark Avenue)
5:15 – 6:30 PM

June 24 Greenville Office
5:15 – 6:30 PM

HOLIDAY SCHEDULE FOR 2010

Memorial Day Monday May 31, 2010

Independence Day Monday July 5, 2010
(Regular Saturday hours on Sat 7/3)

Labor Day Monday September 6, 2010

Columbus Day Monday October 11, 2010

Veteran's Day Thursday November 11, 2010

Thanksgiving Thurs-Fri November 25-26, 2010

Christmas Eve Friday December 24, 2010
(All branches will close at 1:30 PM)

Christmas Day Saturday December 25, 2010

New Year's Eve Friday December 31, 2010
(All branches will close at 1:30 PM)



LIBERTY SAVINGS
★ Federal Credit Union ★
Greenville Office



Main Office
666 Newark Avenue, Jersey City, NJ 07306

1590 JFK Boulevard, Jersey City, NJ 07305

North Hudson Office
108 48th Street, Union City, NJ 07087

Phone: 201-659-3900 Fax: 201-659-7623 www.LSFCU.org