

AMBASSADOR HORIZONS

Issue No. 18 February 2008



★ LIBERTY SAVINGS FEDERAL CREDIT UNION ★

GRAND OPENING IS UPON US – SIGN UP SOME NEW MEMBERS

This month we celebrate our entry into a new Jersey City neighborhood, Greenville. We're continually working on improving our member services. Let's count the ways; new and more convenient branch location, extended hours, Saturday hours at the new branch, shared branching and online bill pay, just to name a few.



This is a ideal time to run a new member drive at your place of business. Perhaps you have new employees that aren't aware of the benefits of being part of a Select Employee Group and enjoying LSFCU membership. Or it's possible that your current employees have new financial needs that LSFCU may be able to help them with

REMEMBER, IT DOESN'T COST YOU ANYTHING TO PROVIDE THE VALUABLE BENEFIT OF CREDIT UNION MEMBERSHIP!

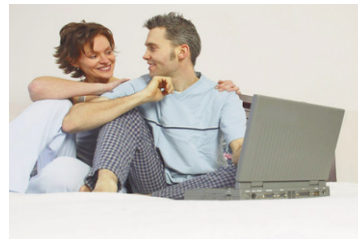
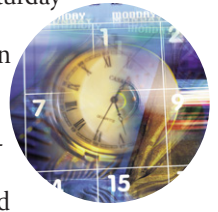
Whatever the case may be, LSFCU is here to help! We can also make a visit to your company to speak to your staff at a designated time and location. We'd love the opportunity to explain to your workforce the valuable benefit of credit union membership that you are providing. Just give us a call to schedule it. Don't forget, membership applications are conveniently available for download online at www.LSFCU.org ★

10 Great Reasons to Join LSFCU now!

1. New branch opening in Greenville
2. New extended branch hours at both locations including Saturday hours!
3. Unbeatable rates on all kinds of loans – including mortgages!
4. Pay your bills online
5. Free Seminar series on home buying, financing, improving credit scores and so much more!
6. Convenient Liberty Link and Teller Phone
7. Personal credit counseling to improve your credit rating
8. Helpful and courteous branch staff
9. Special rates and pricing on Enterprise Car Sales
10. Membership is open to anyone who lives, works, worships, or attends school in Hudson County ★

NEW BRANCH BRINGS EXPANDED HOURS

Over the past few years, doing business on Saturday has come to be understood as a necessity. Sometimes we just can't get to the credit union during the week. When we open our new branch in Greenville this month, LSFCU will be introducing hours on Saturday from 9am – 1pm. In addition to Saturday, the Greenville branch will also open at 9am on Thursday and will stay open until 6pm on Monday and Wednesday. The Newark Avenue branch will also stay open until 6pm on Tuesday and Thursday. We've organized our hours of business so that it will be more convenient for all of our members to get to us when they need to. ★



PAY YOUR BILLS IN YOUR SLIPPERS

ONLINE BILL PAY COMING IN FEBRUARY

Convenience awaits... Online Bill Pay gives members the opportunity to simplify this onerous task. Members can automatically transfer payments from their LSFCU account to various vendors and set up payments to be automatically sent on a specific date.

"On Saturday, I make my coffee and pay my bills. I'm all done by the end of the cup and before the dog is ready for her walk."

Members can also transfer funds from other financial institutions into their LSFCU accounts, all from the comfort of their desktop. To take advantage of our Online Bill Pay service, a member must have a checking account with LSFCU and elect to receive electronic statements. Besides convenience and time-saving, Online Bill Pay is a wonderful way to make sure that bills are paid on-time, which avoids late fees and possible late payment credit reporting. ★



ONLINE LOAN APPLICATIONS COMING THIS MONTH

LSFCU is also planning on unveiling online loan applications this month. Members will be able to complete their loan applications right on the LSFCU secure website. If members are current Liberty Link users they can save time and auto-fill their member information onto the loan application! Then after the application is submitted, members can log into Liberty Link and check the status of their application. One thing members can always be sure about is that their loan rates will be the lowest available. An announcement will be made on the website and by email when this service is available. ★



GOT DREAMS?

Everyone has dreams of things they'd like to own or places they'd like to go. In 2008, LSFCU wants to help their members' dreams come true. Besides loans at very attractive rates, LSFCU also offers incredibly attractive savings tools, such as:

- High yield savings accounts
- Certificates of deposit at varying maturation times
- Vacation clubs
- Holiday clubs
- Children's savings accounts (Beary Club)

We also offer our members:

- Credit counseling,
- Financial planning, and
- Insurance

Most importantly, all of these dream catchers are as close as your LSFCU branch. Our member service representatives are there to help your employees in any way they can.

At LSFCU, we understand that everyone has dreams—our goal is to help our members live them!

Give Sean McDonald a call at 201-239-7038 or email him at smcdonald@LSFCU.org to find out how we can help your members. ★

SPRING SEMINARS ANNOUNCED

*Do you want to buy a home?
Want to protect your identity?*

Then be sure to attend one or both of LSFCU's free seminars.

On Saturday, March 1, from 10 am - 12 noon, at our new offices at 1600 Kennedy Blvd., Jersey City, we'll be giving valuable advice to members (and their guests) looking to purchase a home. We will present information about mortgage pre-approvals, finding a Realtor, selecting a home, making a bid, and the legal aspects of buying a home. Even if you're not a "first-time" buyer, you can still benefit from our presenters' expertise in the home-buying process. (Presented in conjunction with Sterling Financial Services)



First Time Home Buyers

Saturday
March 1,
2008

Identity Theft – Who's Got Your Number?

Saturday April 26, 2008



On Saturday, April 26, from 10 am - 12 noon, at our new offices at 1600 Kennedy Blvd., Jersey City we'll be showing our member how to protect one of their most valuable—and hard earned assets—their identity. Identity theft can be one of the most painful experiences a person can endure. In fact, if you fall victim to identity theft, it can take several years and thousands of dollars in legal fees to clear your good name. This seminar will review basic steps that you can take to protect yourself from identity thieves. The seminar is free but the advice you will receive is priceless. ★

You can register for both seminars for free online at www.LSFCU.org. These seminars fill up quickly so be sure to register right away. ★

Main Office

666 Newark Avenue,
Jersey City, NJ 07306



LIBERTY SAVINGS
★ Federal Credit Union ★

Greenville Office

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EQUAL OPPORTUNITY
LENDER

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