



Liberty
FEDERAL CREDIT UNION

AT YOUR
SERVICE

Fall 2026

A publication of Liberty Federal Credit Union

Forbes Best-In-State Banks & Credit Unions

EARN EXTRA REWARDS WITH YOUR

Platinum Rewards Debit & Credit Cards!

Take advantage of bonus point offers
throughout the holiday season!¹



October



November and
December

Black Friday through
Cyber Monday



EARN **2X** POINTS

on all purchases—in-store and
online—at these major retailers!

Walmart | Best Buy | Meijer | Target | Kohl's



EARN **2X** POINTS

on all Amazon Purchases

amazon



EARN **3X** POINTS

**ON ALL
PURCHASES**

Plus, Liberty FCU's Platinum Rewards Credit Card also
offers these valuable bonus point opportunities!

3X
POINTS

Restaurants &
Food Delivery Services
Rotates quarterly

2X
POINTS

Gas & Groceries
All year long

1X
POINTS

One Point Per Dollar
On all purchases

¹Standard point earnings are 1 point per \$1 on credit purchases and 1 point per \$2 on debit purchases made with a signature. Bonus points earned during the month will be awarded in a lump sum no later than the middle of the following month.

Your entire financial picture. All in one place.



CARD CONTROLS

Misplace your card?
Turn it on and off
in an instant

CHECK DEPOSIT

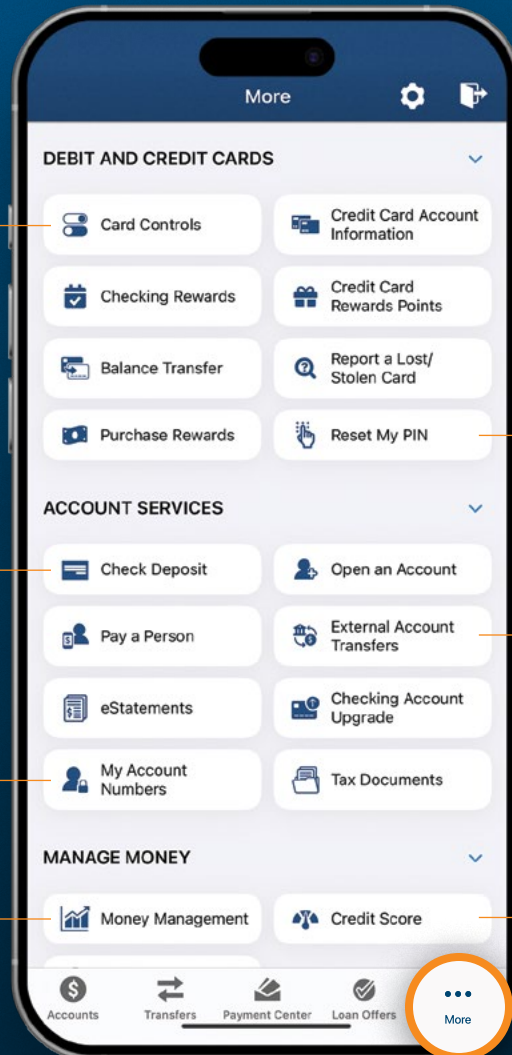
Deposit your check using
your phone's camera

MY ACCOUNT NUMBERS

Provides secure and
convenient access to all
your account numbers

MONEY MANAGEMENT

Manage all your finances—
including those with other
banks or advisory firms



RESET MY PIN

Create a new PIN for any of
your debit or credit cards

EXTERNAL ACCOUNT TRANSFERS

Move money to your
Liberty FCU account from
any other financial institution

CREDIT SCORE

Enjoy free access to your
credit score, credit report,
and more

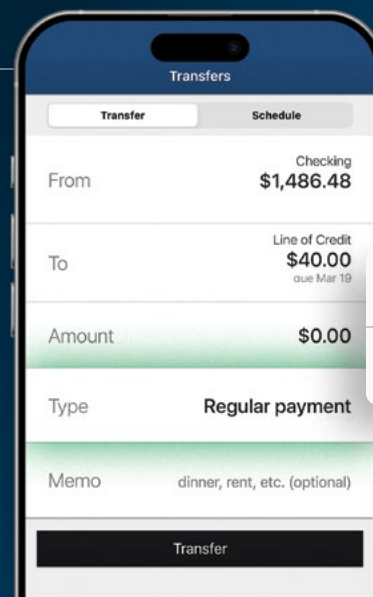
Find all these and
more in the **More** tab!

Find More Loan Payment Options in Mobile

Ready to make a loan payment?
Simply transfer funds from any deposit
account in the app. You can also tap the
Type field for more payment options!



Scan to download
Liberty FCU Mobile



Regular payment

Pay principal only

Payment options vary
based on loan type.

We are your mortgage experts

Programs for any budget

Whether you're looking to purchase, build, or refinance

1/8% APR loan rate discount

Available with any Liberty FCU checking account

Gift card up to \$500

When you close a loan for your primary residence

Apply with our MyMortgage app!

- ✓ Calculate payments easily
- ✓ Securely scan and upload documents
- ✓ Get updates as you go
- ✓ Communicate directly with your loan officer



Scan to
Download

Loans are subject to credit review and approval. A sample principal and interest payment on a 30-year \$200,000 fixed rate loan amount with a 6.625% interest rate (6.702% APR) is \$1,563 including taxes, insurance, and PMI. This sample is based on a credit score of 760 and a LTV of 95% (5% down payment) and includes our loan rate discount. Actual interest rate may vary based on credit history, loan purpose, loan to value, etc. Visit www.libertyfcu.org/mortgagecalculator to calculate payments with other terms, balances, or rate. Liberty FCU mortgage lending product availability may vary based on property location. Gift card offer is available on financing of purchase or construction loans for primary residences only. Purchase or construction loan amounts up to \$149,999 will receive a \$250 gift card. Purchase or construction loan amounts of \$150,000 or greater will receive a \$500 Gift Card.

Federally Insured by NCUA Equal Housing Lender NMLS# 518136



Vertical CHECKING

3.50%

APY

+FREE ATMS ANYWHERE

NEW! It's now even easier to qualify!



How much can you
earn **EVERY MONTH**
with 3.50% APY?

DAILY BALANCE	31-DAY EARNINGS
\$5,000	\$14.63
\$10,000	\$29.26
\$20,000	\$58.52

Open your free
Vertical Checking
account today!

MONEY MARKET²

2.50% on balances of
APY **\$100,000 - \$249,999**

3.00% on balances of
APY **\$250,000 - \$999,999**

4.00% on balances of
APY **\$1,000,000 or more**

SKIP-A-PAY for the Holidays!

Need extra cash for the holidays?
Now is the perfect time to take advantage
of Liberty FCU's skip-a-payment program!

For a \$35 fee, skip-a-pay allows you to
postpone your monthly loan payment—
without hurting your credit.

Apply today!



¹Based on a 31-day month. Fees or other conditions could reduce earnings on this account. Annual Percentage Yield accurate as of 8/7/2026. Rate subject to change. Contact any employee for further information about applicable terms and fees. Applicable on balances up to \$20,000. Some requirements apply. ATM fee reimbursement limited to \$15 per account per month. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Inc. Federally Insured by NCUA. ²Rate accurate as of 8/7/2026. Requires a minimum balance to open. Annual Percentage Yield. Minimum balance to obtain APY disclosed. Dividend rates may change after the account has been opened. Dividends on share accounts are established monthly at a rate determined by the Liberty FCU Board of Directors. Dividends are computed on the daily balance and paid monthly for those days in which the minimum balance is on deposit. Fees may reduce earnings. Federally Insured by NCUA.