

NEWSLETTER

SPRING ISSUE 2024



From The Desk Of:

Drema D. Isaac

Drema D. Isaac - President & CEO

Spring is a time to move forward. I am committed to ensuring our credit union is at the forefront of providing you with safe, cost-effective, and innovative financial solutions. Staying ahead and anticipating the financial needs of our members' positions FreeStar Financial to be a trusted partner in your journey.

As financial institutions, credit unions are subject to various rules to ensure the protection of members, fair practices, and overall stability of the financial system. We must continually adapt operations to evolving regulatory changes to ensure continued compliance.

I participate in legislative meetings in Lansing and Washington, D.C., to advocate for Michigan credit unions and represent the interests of FreeStar Financial's membership. Meeting directly with lawmakers can help shape proposed legislation. Current discussion topics include the impact of retail-industry data breaches on consumers and a proposed rule by the Consumer Financial Protection Bureau regarding overdraft fees.

Additionally, I proactively keep informed of policies and collaborate with fellow credit union leaders to exchange insights, best practices, and strategies to navigate regulatory changes effectively. Our collective voice helps advocate for policies that promote the interests of members and the credit union industry.

One of my core beliefs is to stay relevant. At FreeStar Financial, we embrace change, technology, and evolving financial landscapes with optimism. It positions our credit union to adapt to emerging trends and stay competitive in a dynamic environment.

I express my sincere gratitude to every one of our members. Your trust and loyalty have been instrumental in FreeStar Financial's continued success and growth. Our dedicated team members are passionate about assisting you on your financial path, and continuously work to ensure a seamless and efficient member experience.

We are a credit union deeply rooted in the military and community, and our team is committed to making a positive impact beyond banking. Look out for upcoming community events and initiatives where you can join us in giving back to the neighborhoods we serve.

I cordially invite you to join me at our Annual Meeting on April 18th at 3 p.m. at Zuccaro's banquet hall. We will present our 2023 Annual Report celebrating the credit union's achievements. This is an excellent opportunity to meet your board of directors and executive leadership. I hope to see you there.

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APR = Annual Percentage Rate. Rate is "as low as" and may change based on credit history, collateral, term, and other determining factors. "As low as" promotional rate is based on taking 4% off your qualifying rate for the first 12 months. For example, a \$25,000 loan at a promotional APR of 4.50% for a 12-month term would have a monthly payment of approximately \$191.00 for first 12 months. After 12 month promotional rate, payment will be: \$246, with amortization over 25 years. Promotional rate is subject to change at any time without notice. This is an adjustable rate product.

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*APR=Annual Percentage Rate. Standard rates and credit limits are subject to credit history and other determining factors. **Military Status Verification Required: To qualify, military members must establish direct deposits in their name totaling at least \$1,100 per month into their checking account. Discount subject to qualification and can change without notice. FreeStar Financial is an Equal Opportunity Lender. Military Status Verification: verification of military status is required. Acceptable proof includes: Military ID, Retirement ID, Paystubs for military pay, or DD214 (Certificate of Release or Discharge from Active Duty). Terms and conditions apply, see our website for more details.



WELCOME BACK, ROB! WE SALUTE YOUR SERVICE

One of our very own FreeStar Financial employees, SGT Robert Plouffe, enlisted in the United States Army on March 5th, 2017, and reported to 1-Station Unit, Fort Leonard Wood until July 28th, 2017. He reported to his first duty station on August 5th, 2017, to the 64th Military Police Company, Fort Hood. He completed duty services in Germany and Korea, completing a five-year active duty contract.

In his active duty service, he was promoted to Corporal. Awards he's earned include Army Achievement Medal, Army Good Conduct Medal, National Defense Service Medal, Global War on Terrorism Service Medal, Army Service Ribbon and Certificate of Achievement.

Once he was relieved of his active duty, Corporal Plouffe took it upon himself to remain available for service. He joined the Army Reserves and in doing so was promoted to Sergeant. He wanted to not only continue serving his country, but have more of an influence on his community. He has spent weekends and summers in uniform providing service and relief to communities when needed.

Most recently, SGT Plouffe deployed to Kenya where he coordinated movements in Nairobi in support of multinational relations between Kenya and other foreign entities. This mission was executed in order to better meet the United States' overall goal of expanding ally relations. SGT Plouffe returned home February 27th, 2024 to his family.

Thank you for your service, SGT Plouffe.

ELONDA CELEBRATES 27 YEARS OF EXCEPTIONAL SERVICE

From the very start, Elonda L. has embodied the spirit and values that FreeStar Financial stands for. Her unwavering dedication, warmth, and genuine care for both members and colleagues alike have made her an indispensable part of our team. Elonda's presence at FreeStar Financial is more than just a job; it's a testament to her passion for serving our community and making a difference in the lives of those we serve.

Each day, Elonda greets every member with a radiant smile and an open heart, creating an atmosphere of warmth and welcome within our walls. Her commitment to excellence is evident in everything she does, ensuring that each member feels valued and supported. It's this level of care and dedication that sets FreeStar Financial apart and reinforces our commitment to "people helping people."

As we celebrate Elonda's 27th work anniversary, we're reminded of the impact one person can have on a community. Elonda, you inspire us all with your dedication, compassion, and relentless pursuit of excellence. On behalf of the entire FreeStar Financial team, we extend our deepest gratitude and heartfelt congratulations.



Save the Date

2024 Annual Meeting

April 18, 2024

3 PM at Zuccaro's Banquets & Catering

46601 GRATIOT AVENUE (SOUTH OF 21 MILE RD)
CHESTERFIELD TOWNSHIP, MI 48051

Board Members who are eligible
for re-election this year:

- ✓ Marc Alexander
- ✓ Jeffrey Bruss
- ✓ Kristi Le



2024 SEMINAR SERIES

Introducing our Quarterly Financial Education Series for 2024, an endeavor by FreeStar Financial Credit Union to foster financial literacy among our members. This series will delve into essential topics such as Estate Law, Cyber Security, and Credit Management, offering you the insights needed for informed financial decisions.

Stay ahead of your financial journey with our expert-led seminars. For schedules and registration, stay tuned to our social media and emails, or visit freestarfinancial.com/seminars

Your journey towards financial empowerment begins here with FreeStar Financial Credit Union.



[FreeStarFinancial.com/Meeting2024](https://freestarfinancial.com/Meeting2024)

FreeStar Financial
Foundation 

Presents

2ND ANNUAL NIGHT AT THE RACES

May 17, 2024

6 PM at Zuccaro's Banquets & Catering

Enjoy virtual horse racing, a family style dinner, and open bar. Your support helps The Macomb Foster Closet and Guardian Angels Medical Service Dogs. We're looking forward to another successful event with our partners, sponsors, and attendees. Through your kind donations, you're making a world of difference for many!

 [FreeStarFinancial.com/Night-at-the-Races](https://freestarfinancial.com/Night-at-the-Races)



Macomb
FOSTER CLOSET

 vmcintosh@freestarfinancial.com

HOLIDAY CLOSINGS

May 27th
Memorial Day

June 19th
Juneteenth

You can easily access your account 24/7
by using our mobile app or online banking.

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