

FreeStar Financial NEWSLETTER

[Fall 2020]



From the desk of
Drema D. Isaac
President and CEO



Dear Members,

As we enter fall, we also enter the season of giving and thanks. We get the opportunities to celebrate with our loved ones and reflect on all that we have accomplished over the last year.

On October 15, 2020, we will be celebrating Credit Union Day. The third Thursday of October every year is designated to celebrate Credit Unions and all that we do as an industry to serve our members. At FreeStar Financial, we go beyond just a day of recognition and expand it to an entire week of celebration and giving thanks to our membership. Our loyal members are what keep FreeStar Financial a thriving and growing organization and Credit Union Day lets us show our appreciation for your membership.

Credit Unions are built on the philosophy of People Helping People. I am proud to work in an industry where helping our members and communities is the number one objective. Every year to expand our efforts to help others in our community, our team members volunteer their time as part of a Make a Difference Day initiative. The official Make a Difference Day this year takes place on Saturday, October 24th. Surrounding the official Make a Difference Day, our team selects and participated in various events volunteering their time to help others. Last year our team donated 240 hours of their time to serve food to those in need, to bring joy and fun to those in assisted living, and at a variety of other events throughout the community.

The Credit Union industry is a unique one. While in other industries, companies continuously compete against one another, credit unions unite together to help one another. We share best practices, join efforts for making a difference, and participate in cooperative advertising to market the benefits of belonging to a credit union. I am excited to share a few statistics that explain the Credit Union Difference.



Consumers rated their joy to
Credit Unions over Banks
100% higher.



Consumers say they trust
Credit Unions over banks
36% more.



Consumers say they love
Credit Unions over Banks
100% more.



Anger with Banks was rated
120% higher
than Credit Unions.

Lastly, I want to take the time to thank everyone who completed the 2020 Annual Survey. FreeStar Financial is always looking for opportunities to improve the experience for our members or create products and services that will take our members' financial dreams higher. Your participation in the survey allows us to understand how we can better live out our mission to positively impact the lives of our members, team members, and community through meaningful connections and progressive financial solutions.

Thank you for your continued membership!

Fall 2020

TRUNK OR TREAT

WHEN: SATURDAY 10/17/20
1:00 PM - 4:00 PM

WHERE: NEW SCS BRANCH
22522 E. 9 MILE RD.
ST. CLAIR SHORES, MI 48080

 FOLLOW US ON FACEBOOK FOR MORE
INFORMATION AND REGISTRATION

SEE OUR NEW LOCATION BEFORE
ITS GRAND OPENING ON 10/19!

... Save the date ...

Shred Days

NOV 7 | Shelby Township
Branch
1 PM - 3 PM

NOV 14 | St. Clair Shores
Branch - **New!**
12 PM - 2 PM

Safely dispose of all of your
paper documents. **Free for**
FreeStar Financial Members!

We will be accepting donations for
Maggie's Wigs for Kids

Keep some extra **joy** in
your wallet this season.

3.99% APR*

VISA Intro Rate

Contact us today
to take advantage
of these **low rates!**

*3.99% APR available for new FreeStar Financial Visa cardholders for 12 billing cycles on new purchases and balance transfers made within 90 days of account opening. Standard rates and credit limits are subject to credit history and other determining factors. Equal Opportunity Lender. Federally insured by the NCUA. ©2020 FreeStar Financial Credit Union.

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date with us.



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See our
communities.



/FreeStarFinancial

Sha

New Home for the Holidays

Our experts can get you into
your dream home with our
competitive mortgage rates.

Call us today!
586-466-7800
OPTION 2



Standard rates and credit limits are subject to credit history and other determining factors. Equal Opportunity Lender. Federally insured by the NCUA. ©2020 FreeStar Financial Credit Union. NMLS#411386

Extra holiday help

WITH CASH FROM YOUR HOME.

You can use the **value of your home** to
pay off bills or plan for the holidays.

Learn more about a **Home Equity Line of
Credit** at FreeStarFinancial.com/HELOC.



Equal Opportunity Lender. Federally insured by the NCUA.
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New SH Branch Manager



Welcome **Ronnie Fakhouri** to the
FreeStar Financial team!

We hope you will visit our Sterling
Heights Branch to say hello to
Ronnie and his team.

Ronnie has over 7 years of experience in branch
management and a Bachelor's degree from Oakland
University.

Want to join our team? Visit us online
to view our open career opportunities.

Open Supervisory Committee Position

The Supervisory Committee is a group of Credit Union
members who volunteer their time to ensure the Credit
Union's safety and soundness.

If you have a passion for volunteering and want to help
FreeStar Financial positively impact the lives of our
members through meaningful connections and financial
solutions, we want to hear from you.

If you are interested in volunteering, please submit your
resumé: **P.O. Box 2800, Mt. Clemens, MI 48046.**

Money Management Rates & Tiers

Effective
October 1,
2020

Less than \$5,000 **0.10%**

\$5,000-\$49,999 **0.15%**

\$50,000-\$74,999 **0.20%**

\$75,000-\$99,999 **0.30%**

\$100,000-\$149,999 **0.35%**

\$150,000+ **0.45%**

All current Money Management Account
rates will be terminated and above rates applied.

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Congratulations

FreeStar Financial Credit Union 2020 Scholarship Winners



Pierce Earl

Dakota High School 2020
Attending Western Michigan
University



Military Honor Winner



Nicole Kuchta

Utica Academy of
International Studies 2020
Attending University of
Michigan



Community Action Winner



Celine Matway

Eisenhower High School
2020
Attending Oakland University



Community Action Winner



Brennan McAlister

L'Anse Creuse North 2020
Attending WestPoint



Military Honor Winner

FreeStar Financial  **CREDIT UNION**
Take Your Dreams Higher.

Clinton Township

37570 S. Gratiot (North of Metro Parkway)

Chesterfield

47011 Sugarbush (Off 21 Mile Road, East of I-94)

Selfridge ANGB

Building 715 (Base access required)

Sterling Heights

34642 Van Dyke Avenue (South of 15 Mile Road)

Shelby Township

56350 Van Dyke Avenue (South of 26 Mile Road)

St. Clair Shores (Coming October 2020)

22522 E. 9 Mile Rd. (West of Jefferson)

FreeStarFinancial.com
586-466-7800

Holiday closings

Our branches will be closed on:

Oct 12
Columbus Day

Dec 24
Christmas Eve**

Nov 11
Veterans Day*

Dec 25
Christmas Day

Nov 26
Thanksgiving

Jan 1, 2021
New Year's Day

** Call Center & Drive through at Clinton Township,
Sterling Heights, and St. Clair Shores available*

*** Open Until Noon*

*Access your accounts 24/7 through Online
and Mobile Banking.*

*Download our free mobile app for even more
features, including check deposits!*

