

FreeStar Financial Newsletter

[Spring 2020]



From the desk of
Drema D. Isaac
President and CEO



Dear Members,

As we enter into a new decade, it's a good time to reflect on how far we have come in the last ten years.

The previous decade started with some difficult times for the Credit Union. The Credit Union was working hard to recover from the Great Recession. Assets were just over \$153 million and the membership count was 16,656. Although 2010 and 2011 were some of the hardest years for the Credit Union, due to a strong capital position prior to the recession, the Credit Union rebounded quickly.

Over the last ten years we are proud to have achieved many milestones. FreeStar Financial has exceeded \$200 million in assets and increased membership to over 20,000 members. In 2015, a field of membership expansion allowed the Credit Union to serve all military throughout Michigan and residents in the 10 most southeast counties in the State allowing us to serve more communities and potential members. This new field of membership also led to rebranding and choosing FreeStar Financial Credit Union as our new name.

During the last ten years our members have benefitted from our competitive product offerings. We have paid our members over \$11.6 million in savings and certificate of deposit account dividends. FreeStar Financial has also funded over \$288.7 million in consumer loans helping thousands of individuals with their lending needs and have taken home ownership dreams higher funding over \$139.2 million in mortgage loans.

FreeStar Financial has also been the recipient of many awards including the Michigan Credit Union League's Credit Union of the Year in 2017. We have received the Best of the Best Credit Union award for 8 consecutive years and in 2019 Best of the Best Mortgage Lender for the first time. The Credit Union has also received honors and recognition through other awards highlighting the efforts in community outreach and financial education.

As we celebrate all of our successes and milestones of the last ten years we can be certain that our future is bright as we enter a new decade. Our two new branches will offer greater convenience for our membership and allow for a greater opportunity for growth. We will continue to provide members with the exceptional award winning service you deserve.

Thank you for your continued membership and loyalty to FreeStar Financial. We look forward to continuing to Take Your Dreams Higher as we head into a new decade of financial strength and growth.



Deposit checks
and transfer funds
between accounts.



Check your current
balances and add
new accounts.



Access free bill
pay, or send money
to a friend.

Access your accounts
from home, *anytime*,
with our online
banking options.



Refinance your auto loan and cruise for 3 months with no payments!*

Dare to compare.

Lower your monthly payment with our great rates. Call us today!

*Current FreeStar Financial auto loans are not eligible for promotion. Interest accrues monthly on total loan balance. Loan rates vary and are subject to change. Equal Opportunity Lender. Federally insured by NCUA. ©2020 FreeStar Financial Credit Union.

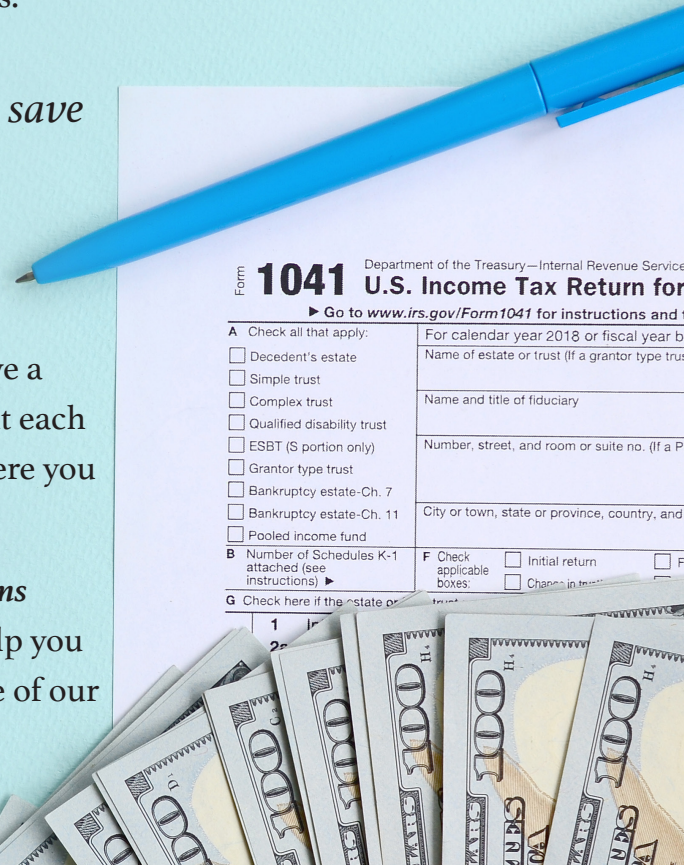
Put Your Tax Return to Work

It's that time of the year to file your tax return. It is a great time to plan for the future, even if you will not be getting a refund this tax season. Set financial goals for yourself by creating long- and short-term goals, and establishing a budget that will help you reach those goals.

Whether your financial goals are to pay off debt or save for your future, getting started is the hardest part.

Tax refund season is a great way to help get a jump start on saving for your future. Start small by just adding a few dollars to each loan payment, or use payroll deduction to have a small portion of your payroll deposited into a savings account each payday. Re-evaluate your budget annually to understand where you can make changes to help you meet your financial goals.

FreeStar Financial is here to help you Take Your Financial Dreams Higher. If you would like to know more about how we can help you meet your financial goals, schedule an appointment with one of our friendly Member Service Representatives today by calling 586-466-7800 x 104, or stop in any branch.



Follow **us on**
Social Media

Tweet
us your
stories.



See us
within the
community.

Supervisory Committee Volunteer Needed

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

If you have a passion for volunteering and want to help FreeStar Financial live out its mission to “positively impact the lives of our members, team members, and community through meaningful connections and progressive financial solutions,” then this may be a great opportunity.

If you are interested in volunteering, please submit your resumé to:

Attn:
Supervisory Committee

By mail:
P.O. Box 2800
Mt. Clemens, MI 48046

By e-mail:
nstrunk@freestarfinancial.com



Shelby Township

Located on Van Dyke, South of 26 Mile; near Target plaza

Now
Open!

**New locations designed
to serve our members.**

Coming
Soon

St. Clair Shores

Located on 9 Mile between Greater Mack & Jefferson; next to Kroger



There's no
place like
HOME

**Let FreeStar Financial be your *home*
for all of your mortgage needs.**

Whether you are in the market to purchase your first home, lower your payment, or give your home a little TLC, we can help Take Your *Dreams* Higher.

Follow the *yellow brick road* to one of our five branches, or apply online to see how much money we can save you.

Call us at 586-466-7800 ext. 230



Like us.
Share posts.
Comment.



Connect
with our team
on LinkedIn.



Keep track of your
credit score with
our mobile app!



Holiday closings

Our branches will be closed on:

May 25th

Memorial Day

July 4th

Independence Day

Access your accounts 24/7 through Online and Mobile Banking. Make deposits, transfer funds, and more, all without visiting a branch.

Branch Locations:

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 Soon)

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



Take Your Dreams Higher.

FreeStarFinancial.com

586-466-7800



Will you be our next big winner?

In December we had two Quarterly winners. Our long-time member Greg C. (pictured above) won \$500, and Derek C. won \$1,000.



It only takes \$25 to open a Save to Win certificate with monthly cash prizes. The more you save, the more chances you have to win!

To participate, visit us online or stop in to your local branch and start today!