

FreeStar Financial News *Summer 2018*

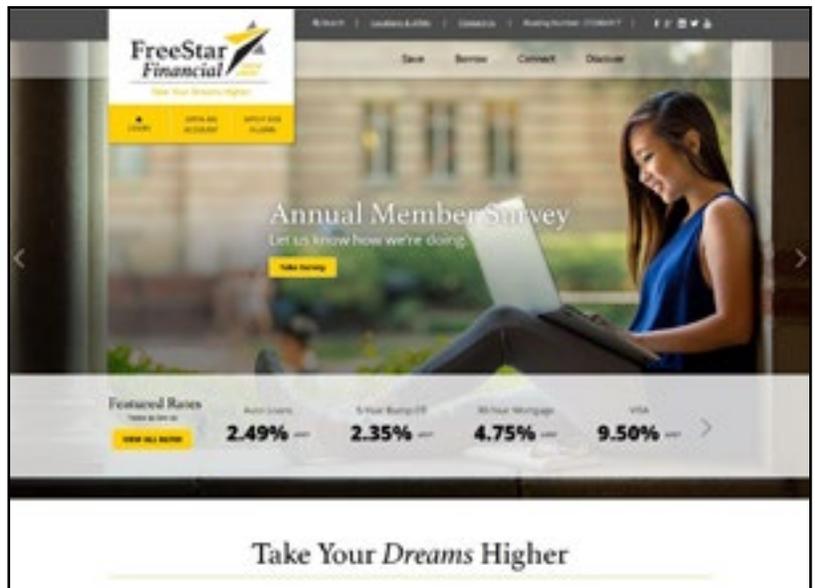


Dear Valued Members,



FreeStar Financial is committed to making continued enhancements to your member experience. We are so excited to announce that on June 4th a **newly designed website** was launched. The entire redesign was done to provide you with a better online experience. The new site features a more modern and cleaner look. Our goal was to make the areas you visit most often, like login pages, loan applications, and locations, more prominent and easily accessible.

Our mission is to provide members with the superior service and products that they deserve. To further this mission, and help take your financial dreams higher, we need your assistance. The **Annual Member Survey** is enclosed so you can let us know what we are doing well, and which products and services can be improved to serve you better. Please take a few moments to complete this survey. If you prefer to complete the survey online, please visit our website and click on the banner ad for the Annual Survey. Your feedback is so important. We look forward to hearing what you have to say!



Lastly, I want to thank everyone who voted for FreeStar Financial in Macomb Daily's Readers' Choice Awards. For the 7th year in a row, you have recognized FreeStar Financial as the **Best of the Best Credit Union in Macomb County**. We couldn't achieve this success without you. Thank you for your continued loyalty to FreeStar Financial. We are honored and committed to serving you every day.

Sincerely,

Drema D. Isaac
President and CEO



Take Your Dreams Higher.

Follow us!



www.FreeStarFinancial.com

Congratulations to our 2018 Scholarship Winners!

Each year FreeStar Financial Credit Union awards \$4,000 in scholarships in two categories: Military Honor and Community Action.

Military Honor Scholarship:



Calli Rechsteiner from Anchor Bay High School plans to attend Northern Michigan University to become a physician's assistant. Calli was the drum major for her high school band and is a two-time state competitor in the pole vault. Her father is retired from the U.S. Coast Guard.



Sarah Sawyer from L'Anse Creuse High School plans to study Mechanical Engineering at Kettering University beginning this summer. Sarah's father served with the U.S. Marines. Sarah dual enrolled at Baker College to study Computer Aided Design (CAD) while in high school.

Community Action Scholarship:



Clayton Maksymiuk from Richmond High School graduated in the top 5 of his class. He plans to attend the University of Michigan to study computer science and statistics. He served as the president of the National Honor Society, volunteered for Kids Against Hunger, and tutored kids in theater and other academics.



Ashley Pangan from Chippewa Valley High School plans to attend Grand Valley State University to study accounting. She volunteered regularly at the St. Louis Catholic Church food pantry and Chippewa Valley's Key Club, where she was very active in "Be the Change" to foster culture within the school by hosting inclusion events.

Take a Vacation ... from payments this summer!



No payments needed on your **new** auto, RV or boat loan until October! What will you do without payments for 3 months? The possibilities are endless!

BONUS: We're giving away vacations.

All applicants will be entered to win one of seven vacation packages for a 2-night stay at Wyndham Resorts. Choose from over 200 destinations in the United States, Canada, Mexico or the US Virgin Islands. Plus, it includes a \$50 gas card!

What are you waiting for?

Apply or learn more at www.freestarfinancial.com/vacation, or call 586-466-7800 opt. 3 to start your vacation from payments. Offer ends July 31.

*Current FreeStar Financial loans do not qualify for this promotion.

Our checking has you covered!

Direct Deposit

Does your employer offer Direct Deposit? Make the switch today and bring your direct deposit to FreeStar Financial. Not only will you skip a trip to the branch but you will also be eligible for loan rate discounts and other special offerings when you have a checking and direct deposit with the Credit Union!

Mobile Deposit

Are you still receiving paper checks? Skip the line at the branch and deposit your check using the mobile deposit feature on our Touchbanking mobile app. It's quick, easy, and secure.

Bill Pay

Is it hard keeping up with all your bills each month? Use our free online Bill Pay service as your one-stop shop for managing your monthly bills. Bill Pay allows you to:

- Schedule one-time or automatic payments
- Track your expenses
- Receive monthly invoices right into the Bill Pay program

Bill Pay makes it easy and convenient, and keeps you organized so you know your bills are being paid on time.

Available through online banking or call 586-466-7800 opt. 7 to learn more!

Seminars & Events

All seminars are held at the Clinton Township branch from 6:30-8 p.m. unless noted. Registration will be available 3 weeks before each event on our website.

AUG 21 **Home Buying: Secrets of Success** presented by Joshua Puranen, Real Estate Lending Originator

SEPT 11 **Wills & Trusts** with Attorney Michael Vizard, Planning for your Future

SEPT 22 **FREE Shred Day** **Saturday Noon - 2 p.m.** at our Chesterfield Branch, 47011 Sugarbush (at 21 Mile Road)

SEPT 25 **Home Buying: Secrets of Success** presented by Joshua Puranen, Real Estate Lending Originator - 6 p.m. at Hamlin Pub, 48929 Hayes, Shelby Twp.

OCT 9 **Elder Law** with Attorney Michael Vizard, Planning for your Future

OCT 23 **Understanding your Credit Report** with CEO Drema Isaac and AVP of Lending Beverly Miller

NOV 13 **Online Security and ID Theft Protection** with Vice President of IT Timothy Strenk

Register for events at:
www.freestarfinancial.com/seminars
or call Laurie at 586-466-7800 ext. 104.

Holiday Closings

July 4 Independence Day

Sept 3 Labor Day

Oct 8 Columbus Day
(Main Drive-Thru/Call Center Open)



Take the Bait & Switch!

Refinance your mortgage with us and get a **Home Equity Line of Credit (HELOC)** FREE! Our mortgage rates are competitive and closing costs are low. Unlike most lenders, with your HELOC you can:

- Borrow up to 95% of home's value
- Lock in your rate for 5 years
- Take advances for up to 10 years
- Borrow as needed, no minimum required
- No pre-payment penalties

Call **586-466-7800 opt. 2** to get started. Applications are also accepted online at: www.freestarfinancial.com/mortgage-solutions.

HURRY, OFFER EXPIRES AUG. 31!

*Existing FreeStar Financial mortgages do not qualify. HELOC must be applied for at the same time as mortgage to avoid appraisal fee. Minimum loan amount for a HELOC is \$10,000.



Take Your Dreams Higher.

www.freestarfinancial.com

586.466.7800

Fax: 586.258.0670

FREE Shredding Day

Your financial security is our top priority. That's why we are offering this free shred day so you can safely dispose of your confidential paperwork.

Saturday, September 22

Noon-2 p.m.

**Chesterfield Branch, 47011 Sugarbush Road
(at 21 Mile Road)**

Traveling?

As you plan your next vacation out of state or to another country, contact us with your travel dates so that we can note this on your account. This will ensure that your debit card will be accepted wherever you are traveling. Please call us at **586-466-7800 opt. 5** to update your profile.



Main Branch

37570 S. Gratiot, Clinton Township, MI 48036

Chesterfield Branch

47011 Sugarbush, Chesterfield, MI 48047

Selfridge ANGB Branch

Building 715, SANG, MI 48045

Sterling Heights Branch

34642 Van Dyke Avenue, Sterling Heights, MI 48312