

FreeStar Financial News Spring 2019



Dear Members,

Welcome to spring. Each year as the snow thaws, we get a glimpse of new life from the early sprouting of flowers or some patches of green grass. Spring is a time of growth and renewal. This year, the Credit Union has many new opportunities.

The Credit Union is pleased to introduce a new online banking program and branded mobile app. This upgrade includes a Personal Finance Manager that will provide members with a complete package to control your finances. The user-friendly layout within online banking will make paying bills easier. The new FreeStar Financial mobile app will feature the star logo and be easily recognizable on your mobile device. It will provide all the functionality, innovation, and security with custom branding. The mobile app is equipped with a credit score tracker so you can monitor your financial health. Please reference the article inside this newsletter for full details.



Debit cards are now available in our branches for your convenience! If your card is damaged, or lost, stop by the Chesterfield, Clinton Township or Sterling Heights branch to get your card replaced so you have immediate access to your money.

We are pleased to announce the new Shelby Township branch located at 56350 Van Dyke Avenue (just south of 26 Mile Road) is progressing, and we expect to open later this summer. The branch features state-of-the-art technology to enable self-service options and will be staffed with experts to assist members with mortgages, consumer loans, and deposit options. We are excited to expand with our fifth branch and will share updates as the opening date approaches.



Your membership is important to us, and, as a member, we would like to invite you to attend the Annual Meeting for an opportunity to hear the Credit Union's 2018 annual report, learn about plans for 2019, and interact with our Board of Directors and Executive Team. We look forward to seeing you at the Concorde Inn at 3 p.m. on April 18.

Sincerely,

Drema D. Isaac
President/CEO

Join us for our
Annual Meeting

April 18, 2019 at 3 p.m.

Concorde Inn
44315 N. Gratiot Ave.
Clinton Township, MI 48036



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www.FreeStarFinancial.com



Educational Opportunities

Join us for these popular seminars. Invite a friend or family member also. Light refreshments are served. View details and register online at:

www.freestarfinancial.com/seminars

APRIL 9 **Wills & Trusts Seminar**
6:30 - 8:00 pm Clinton Township Branch
Learn about wills, trusts and estate planning.

APRIL 30 **Elder Law Seminar**
6:30 - 8:00 pm Clinton Township Branch
Discover ways to avoid probate, how to care for your loved ones in their retirement years, and the importance of assigning Power of Attorney and other privileges.

MAY 1 **Brig. General John Slocum**
6:00 - 7:30 pm Clinton Township Branch
It is our pleasure to welcome back Brig. Gen. John Slocum, Commander of the Selfridge ANGB, to speak with members on topics affecting Selfridge and the community.

MAY 14 **New Online Banking**
6:00 - 7:30 pm Clinton Township Branch
Simplify your life by discovering the new online banking tools.

JUNE 12 **Home Buying Seminar**
7:00 - 8:30 pm 38255 L'Anse Creuse Road, Harrison Township - Rosso Hall
Learn the steps to secure your dream home, from getting prequalified, to planning for the down payment, and preparing for closing.

Register via the link on our website or call Laurie at 586-466-7800 ext. 104.

Holiday Closures

Branches will be closed on:

May 27 - Memorial Day

July 4 - Independence Day



Direct Deposit Benefits

Open a **Boomerang Rewards Checking** and add full **Direct Deposit** to start enjoying...

- ✓ **FREE** Checking with 4%* cash rewards
- ✓ **FREE** eStatements
- ✓ **FREE** ATM reimbursements (up to \$20 a month)
- ✓ **\$50**** cash

You may also qualify for:

- ✓ **0.25%** APR off eligible loans
- ✓ **\$1,000** Loyalty Line of Credit (after one year)

*4% annual percentage yield (APY) as of 3/1/19. Rates subject to change. To benefit from either of these checking offerings, members must qualify each month by doing the following: use debit card at least 15 times for purchases, receive an eStatement, and have one ACH transaction per month such as direct deposit or bill pay. (1) Boomerang Cash Back: 4% on purchases capped at \$8/month, and ATM fees refunded up to \$20/month. (2) Boomerang Dividend: 4% APY interest on Average Daily Balance up to \$7,500 (balances over \$7,500 will be paid at 0.05% APY), and ATM fees refunded up to \$20/month.**It is the member's responsibility to contact us at 586-466-7800, option 4 to inform us that the full direct deposit (minimum \$1,100 per month) has been deposited directly into the account. Upon verification, we will deposit \$50 in your checking account. Limit one per household. Member must have a personal share account to qualify for a checking account. ©2019 FreeStar Financial Credit Union. Federally insured by NCUA.

Invest Your Tax Return

If you're receiving a refund this year, now is the perfect time to save! We have several options to help your tax return grow. From our high-yield special Certificates of Deposit to our Money Management Accounts, we have a solution for you.

Contact FreeStar Financial now and speak to one of our friendly representatives at **586-466-7800 opt. 7** or visit www.freestarfinancial.com/cd for additional details on how to make your tax return grow.

New Online Banking

Beginning Monday, April 29th, FreeStar Financial will be launching a new, robust online banking system and mobile app, which will have a simple look and feel that will allow you to view your accounts with ease.

This update will provide you with the ability to:

- **Monitor your credit score using a system powered by Savvy Money**
- **Import financial data into a Personal Finance Manager to help budget your daily, weekly and monthly expenses (online banking only)**
- **View credit card history**
- **View 18 months of statement history**
- **Open new share accounts**

During this update, there will be an interruption in services as follows:

- ⚠ **Bill pay will be unavailable between 4:00 pm, Thursday, April 25, through Monday, April 29, at 10:00 am.**
- ⚠ **All online banking services will be unavailable from Friday, April 26, at 4:00 pm through Monday, April 29, at 10:00 am.**



During this time, you will be able to write checks, access funds from an ATM, or use your debit card for purchases. Magic Touch (telephone banking) will also be available.

Access to the new online banking will be available at 10:00 am, Monday, April 29. You will retain your current username when logging into the new system and will be prompted to create a new password. To find the most up-to-date information regarding the new online banking, please visit:

www.freestarfinancial.com/new-online-banking



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Get prequalified today for your dream home, and make it yours!

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with lower payments!

Shift your auto loan from another lender and FreeStar Financial will lower your payments... and put the brakes on your payments for 90 days.

Apply online and start saving!

Visit www.freestarfinancial.com/auto-loans to apply or call 586-466-7800 opt. 3

Some exclusions may apply. Equal Opportunity Lender.



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 *Coming late summer!*

56350 Van Dyke Avenue (South of 26 Mile Road)



Take Your Dreams Higher.

www.freestarfinancial.com
586.466.7800

NO STRINGS ATTACHED GET REWARDED WITH CASH

Credit union members get \$100 cash for every new line activated with Sprint® Now on unlimited lines!

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