

# FreeStar Financial News *Winter 2020*



Dear Valued Members,

As we say goodbye to 2019, there is so much to celebrate. We opened our fifth branch in Shelby Township in late November and continue to be a strong and financially sound Credit Union.



As we look forward to 2020, many of us begin each new year by setting resolutions and plans for what we want to achieve in the coming year. 2020 is the start of a new decade and a great time for long-term planning. FreeStar Financial would like to be a part of your planning, and partner together to set you on a path to financial success.

In February, we will once again offer our Financial Check-Ups. During these meetings, you will have personal one on one service with our friendly team members to discuss your finances and credit. Our team members will work with you to craft an individualized plan that will **increase your credit score** and **help save you money**. However, **you don't have to wait** until February. You can visit any one of our five locations, and one of our experienced team members will provide this service to you at any time throughout the year.

We know that one of the biggest resolutions made each year is to save more money. FreeStar Financial has the tools to help you keep your resolution. Our one-year Save to Win product is perfect for someone looking to start small and save big for the future. With an initial deposit of \$25, you can start earning higher interest and be entered to win monthly cash prizes with each \$25 deposit. For those who prefer to earn the most on your investment, you can also take advantage of a great 6-month introductory rate of **1.50% APY** on our money management account when you bring over \$20,000 from another financial institution. Regardless of your current financial position, we want to be your partner in helping you meet your financial goals.

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 2020.

Sincerely,

**Drema D. Isaac**  
President and CEO



Take Your Dreams Higher.

Follow us!



[www.FreeStarFinancial.com](http://www.FreeStarFinancial.com)

## Scholarships for high school seniors

FreeStar Financial Credit Union is offering \$4,000 in scholarships:

**Military Honor Scholarship**  
(2) at \$1,000 each

**Community Action Scholarship**  
(2) at \$1,000 each

**Apply by: February 29, 2020**

See our website for requirements and apply at <https://www.freestarfinancial.com/scholarships>

## Supervisory Committee Volunteer Needed

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

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 are interested in volunteering as a member of the Supervisory Committee, please submit your resume to:

**Attn:** Supervisory Committee

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

**By Email:** [nstrunk@freestarfinancial.com](mailto:nstrunk@freestarfinancial.com)

# Imagine the Possibilities

Intro Rate **Visa 3.99%\* APR**

**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. ©2019 FreeStar Financial Credit Union.

## New Board Member appointed

The Board of Directors appointed Dr. Charles Larsen as a new Director in September. Charles is fulfilling the remaining term of Thomas Churchwell, who resigned at the end of April to assume greater responsibilities in his consulting career.

Dr. Larsen has served on the Supervisory Committee since February 2015 and as Chairman from April 2016 until his transfer to the Board of Directors. Charles was drafted into the U.S. Army and served in Vietnam with the 116<sup>th</sup> Assault Helicopter Company. He retired from active duty in 1993 and then completed a second career with the Department of the Army Federal Civil Service as the Combined Arms Training Strategies Program Manager. Dr. Larsen earned a Ph.D. at Columbia Commonwealth University, a Master's at Chapman University, and a Bachelor's at Regis University. He is also a graduate of the U.S. Army Command and General Staff College and the U.S. Army War College.

"FreeStar Financial Credit Union members are privileged to have such a dedicated volunteer Board of Directors overseeing the Credit Union," said Drema Isaac, President/CEO. "We greatly appreciate Tom's contributions during his four years of volunteer service. His extensive background in information technology and strategic planning added strength and diversity to the Board," added Isaac. "The nominating committee appointed Charles to fulfill Tom's remaining term because of his vast leadership background, and years of experience providing guidance and oversight to our Credit Union. Charles has been an immediate asset to the Board of Directors."





## Your Privacy Matters to Us!

You can view our Privacy Policy at  
[www.freestarfinancial.com/privacyanddisclosures](http://www.freestarfinancial.com/privacyanddisclosures)

## Holiday Closings

Jan. 1	New Year's Day
Jan. 20	MLK Jr. Day*
Feb. 17	President's Day *

\* Clinton Township and Shelby Township drive-thrus and Call Center available

## Annual Meeting Election Notice

You are invited to join us at our Annual Meeting. This is a great opportunity for you to meet the Board of Directors and team members who serve you at FreeStar Financial Credit Union.

**April 16, 2020**

**3 p.m. at Zuccaro Banquets and Catering  
46601 Gratiot Avenue (South of 21 Mile)  
Chesterfield Township, MI 48051**

Members up for re-election:

- ✓ Board of Directors - **Raymond White Jr. and Edward Cotter Jr.**
- ✓ Supervisory Committee - **James Safian**

### Nomination by Petition Procedures

Any other members who wish to be included on the ballot must follow the steps below:

1. Submit a written request to Drema Isaac, President/CEO, for a nomination package.  
**Please note: Completed packets and petitions must be received by March 2, 2020.**
2. To be considered for nomination, you must collect the signatures of 1 percent of the credit union membership supporting your candidacy. As of November 30, 2019, the credit union had 20,100 members.
3. After gathering 201 signatures, please forward the signatory document along with a candidacy notice and resume to:

**FreeStar Financial Credit Union  
Board of Directors Nominating Committee  
P.O. Box 2800  
Mt. Clemens, MI 48046**

*For more information on the duties and responsibilities of these positions,  
please contact Drema Isaac at 586-466-7800 ext. 121.*





# It's time to trim that debt!

If you're looking to lower your monthly payments in 2020, we've got the tools for you! Our personal loan or home equity line of credit can help you consolidate your debt and save on your monthly budget.

Not sure what option is best for you? Here's some more information to help you decide.

Personal Loan	Home Equity Line of Credit
Low monthly payments FIXED for the life of the loan	Low to no out-of-pocket costs
Financing up to \$25,000	Credit Limits up to \$200,000
No collateral required	Peace of mind that you have cash available when you need it
Same day funding	Two-weeks to closing

**Contact us today to get started! Take advantage of the low rates while they last!**

## 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 *(Now Open)*

56350 Van Dyke Avenue (South of 26 Mile Road)

### St. Clair Shores *(Coming in 2020)*

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



Take Your Dreams Higher.

[www.freestarfinancial.com](http://www.freestarfinancial.com)

**586.466.7800**

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Equal Housing Lender. NMLS #411386



## Free Credit Report Reviews

It's time for your annual check-up on your financial health.

Our Clinton Township, Sterling Heights, and Shelby Township offices will be open late two evenings in February to review credit reports and work with you to create individualized plans to save you money or improve your credit score.

Having good credit is important. It will help save you money when you need a loan with lower interest rates, and even when you rent an apartment or secure insurance.

We're offering these special evening hours on **Feb. 4 or 18**, so please call 586-466-7800 ext. 104 or email [marketing@freestarfinancial.com](mailto:marketing@freestarfinancial.com) to make a reservation.