

FreeStar Financial Newsletter

Spring 2021



From The Desk Of:

Drema D. Isaac

Drema D. Isaac - President & CEO

Dear Members,

With daylight saving time, our clocks spring forward, and so do we. Our team members are making member appointments to help you move ahead! The Credit Union focuses on providing you with customized products and services to help you reach your goals.

Spring is traditionally a season for cleanup and planning. Experts at each of our six branch locations are here to Take Your Dreams Higher and can assist members with any of your goals: mortgages, home-equity lines of credit, consumer loans, and deposit options. Learn more ways to build your future by visiting our website or speaking with one of our friendly Member Service Representatives. They can also help plan for your spring or summer vacations.

Looking out for your needs is our mission, and we're here to help you save time and money. Please be sure to download our mobile app, follow us on social media, and subscribe to our email notifications. This keeps you apprised of all of our great rates and special offers that will benefit you and your family.

Please also take advantage of our available technology. Online banking makes it easy to monitor your credit score and accounts, check daily transaction activity, and review monthly statements. You can also sign up for account alerts to enable and receive notifications. These conveniences simplify your life, so you'll have more freedom to do what you enjoy.

Finally, you are cordially invited to attend our Annual Meeting on April 15th at 3 p.m., which is being held virtually. Members have the option to participate online via Microsoft Teams or to join by telephone. You'll hear from the Board of Directors and Executive Team about what has been happening at your Credit Union. Please mark this date on your calendars. We hope that you will join us!

Youth Accounts



PG. 2

Auto Refi Offer

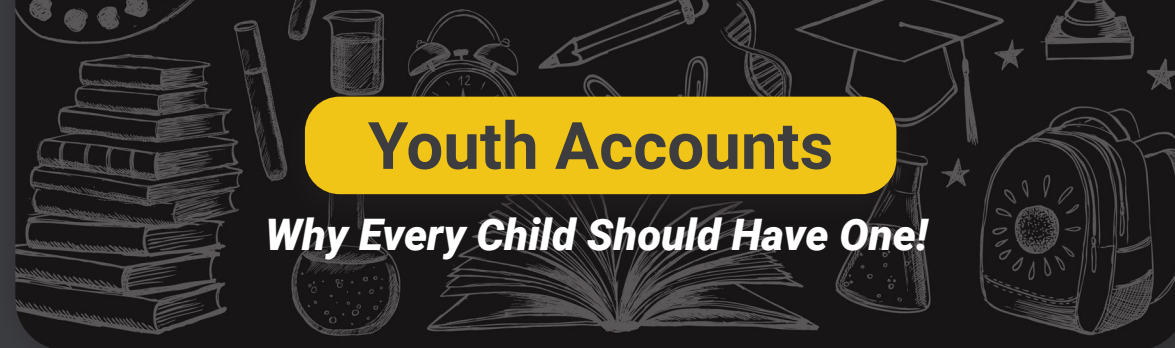


PG. 3

Meet The Managers



PG. 4



Youth Accounts

Why Every Child Should Have One!

A Penny Saved Is A Penny Earned

We know that putting loose change or tooth fairy money in a piggy bank is exciting for kids, but making a deposit into a savings account at the credit union is, too. Every child likes doing things on their own. This lets them feel independent while learning about saving money.

Get Paid For Good Grades

Did you know that we pay for good grades? When your child has a savings account, show us their report card to get rewarded. With a combination of A's and B's they will receive \$5 and for all A's \$10.

ATM Cards For Teenagers

We didn't forget about the teens. When a child reaches the age of 13, they can get an ATM card with access to our online banking and mobile banking app.



We also offer other amazing products to help in your child's future.



ISave CD
(Certificate of Deposit)



Scholarships



Education



See this full blog post on our website



Auto Refinance

You could **SAVE THOUSANDS** of dollars over the life of your loan by refinancing with **FreeStar Financial Credit Union**. Plus, on top of all that saving you can also

Put The Brakes On Payments For 90 Days!

Which means we'll help put even more **money back into your wallet.**

We would love the chance to save you money! In fact, if we aren't able to **lower your monthly payment...**

We Will Personally Pay You **\$25***

*Must have a minimum rate of 2% to qualify for this incentive.



2020 BY THE NUMBERS

 **19,954 MEMBERS**

\$1,671,382

DIVIDENDS PAID

96%

MEMBER SATISFACTION

\$59 Million

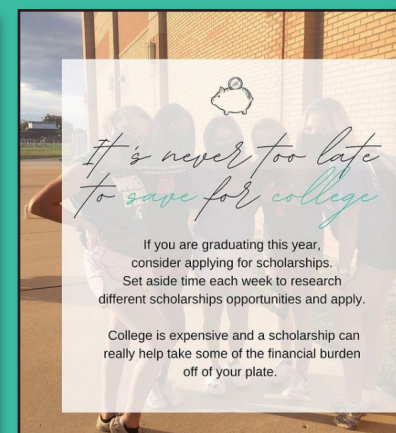
NEW LOANS

\$8,678,866

LOAN REVENUE

\$1,031,018

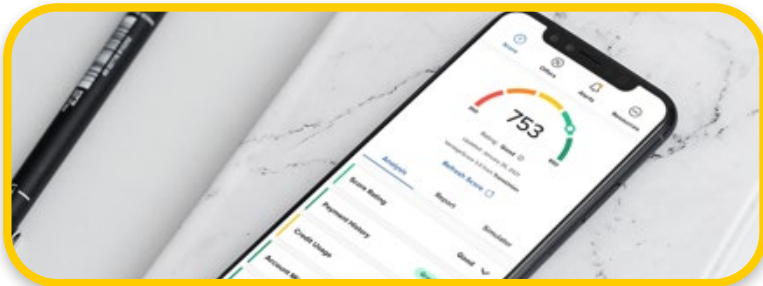
NET INCOME



Follow Us On Social Media

For the latest announcements, important information and events near you!





Your Credit Score and Report: New Design and New Features!

A new modern design, with everything you loved.
Plus, we added new features to help you understand and improve your financial health.



New Credit Score Analysis "Cards"

Quickly evaluate all areas that make up your credit score.



New Interactive Simulator Tool

Select various financial decisions to see how they might affect your score.



More Graphics and Charts

Gain additional insights as you identify your spending patterns.

If you haven't signed up for Online Banking yet, you can sign up for free at: FreeStarFinancial.com



Meet The Managers

Alexandra Kolasa

Branch Manager
Shelby Township
2 Years with FreeStar

Favorite Thing About Working At FreeStar:

"Having the face to face interaction with our members, developing and helping team members grow and become better with either their position, helping them move up or giving them the confidence that they can do whatever it is they want."

Fun Facts About Yourself:

"I'm adventurous and will try anything once (except swim with sharks – not even if someone paid me a billion dollars)."

"If I had the ability to help every single child out in the world that needs love, care, and the life a child should have, I would take every child and show them a happy, loving, carefree life. It breaks my heart to see children suffering or in need of love."

College/Education:

Wayne State University with Criminal Justice Degree

First Job:

Cashier at Stroh's Ice Cream

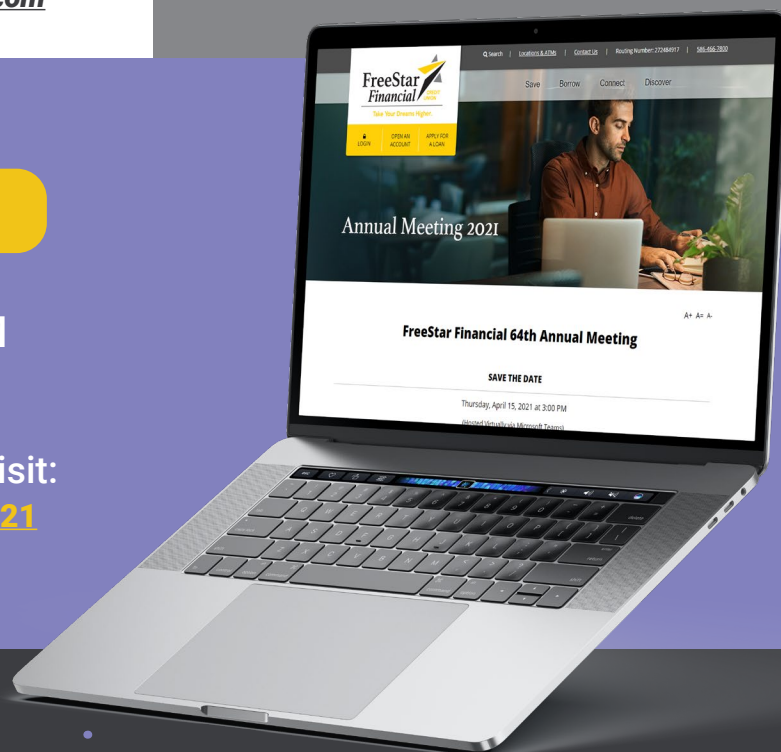
Favorite Snack:

Tortilla chips & cheese with jalapenos & feta cheese

64th Annual Meeting

Thursday, April 15th @ 3:00 PM
Via Microsoft Teams

For more info and to register please visit:
FreeStarFinancial.com/AnnualMeeting2021



Holiday Closings

May 31st - Memorial Day

July 5th - Independence Day Observed

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

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Equal Housing Lender. NMLS #411386