

FreeStar Financial News Fall 2017



Dear Members,

As the year winds down already, I wanted to share some good news with you. Thus far in 2017, the credit union assisted our members with \$14,576,820 in mortgages, \$30,866,932 in auto and recreational loans, and \$8,879,088 in personal loans.

Because of this wonderful growth, we are looking to bring in more deposits, which means as a credit union member, you can benefit from higher rates on Certificates of Deposit (CD).

We are offering special rates on Certificates of Deposit that will suit your lifestyle and allow you to save at a great rate. Our newest set of CDs features the option to bump your rate during the term. So, although you may elect a three-year CD at 2.00% APY, if the market changes and rates go up, you simply contact us and we will bump your rate to the higher one. For more information on these great Certificates of Deposit, please visit www.freestarfinancial.com/cd.

Our membership is growing. We just surpassed 19,500, and our assets are over \$200 million. As we look forward to 2018, we will again rely on your personal recommendations to family and friends to join FreeStar Financial Credit Union. We also ask that you make us your primary financial institution for your checking account and direct deposits. The more account deposits you bring in, the more funds we have available for loans. That's how it works. You bring in the deposits, and we turn around and lend that money to other members. We are a team, and look to you to continue growing our membership and account deposits!

Lastly, I wanted to express my thanks to all of you who completed our annual member survey. Your feedback is greatly valued and provides us with the tools to make changes and better serve you. It also allows us to recognize our staff members who give you the superior service that you deserve. Although the survey is once a year, please contact me at any time with your concerns or suggestions.

Sincerely,

Drema D. Isaac
President/CEO
586-466-7800



Investment
Take your [^] dreams higher

2.00%
APY

3-year CD with one rate bump during the term

2.35%
APY

5-year CD with two rate bumps during the term

... a smart step toward your financial future!

*APY – Annual Percentage Yield. Minimum \$5,000 deposit required. New money only. Rate bump based on market rate at time of request. Penalties for early withdrawal may apply. See www.freestarfinancial.com for full details. © 2017 FreeStar Financial Credit Union. Federally insured by NCUA.



Calendar of Events

OCTOBER

- 9 **CLOSED for Columbus Day** (Clinton Township Drive-thru and call center open regular hours)
- 10 **"Wills & Trusts" Seminar** with Attorney Deborah Lampar
- 25 **"Online Services and Security" Seminar** with Tim Strenk, VP of Information Technology, and Kelly Murakami, Operations Support Director

NOVEMBER

- 11 **CLOSED for Veterans Day** (Clinton Township Drive-thru and call center open regular hours)
- 14 **"Elder Law" Seminar** with Attorney Deborah Lampar
- 23 **CLOSED for Thanksgiving**
- 28 **"Making Your Credit Score Work for You"** Seminar with FreeStar Financial CEO & President Drema Isaac

DECEMBER

- 25 **CLOSED for Christmas Day**

JANUARY

- 1 **CLOSED for New Year's Day**

All seminars are from 6:30-8 p.m. at the Clinton Township branch.

Light refreshments served. You can register via the email invitation (sent 3 weeks prior to each seminar) or visit our website calendar on the home page and click on the registration link there. Guests are welcome, too.



Home for the holidays? It's possible!

The market for homes is still competitive. Be sure to get prequalified before you start shopping. We can prepare you so you'll be ready to make an offer on your dream home. We have a variety of options to fit your budget including fixed, adjustable rate, and VA mortgages, too. Meet with one of our mortgage experts at any of our four branches or **call 586-466-7800 opt. 2** for more information.

NMLS#411386

Bill Pay – it's free!



Paying your bills online is certainly convenient. We make it even more convenient by paying all your bills from one website: our online banking. The first step is to visit our Virtual Branch (online banking) on your desktop computer and enter your bill payees like your

dentist or utility companies. Once they are entered, you can pay your bills with our mobile app whenever and wherever it suits your lifestyle. You can schedule these payments ahead of time so you'll never be late on a payment. Recurring payments can also be set up for your rent or mortgage payment, for example. This service is free to you, so now is a great time to take advantage of this convenient option and avoid late fees or paying for postage.

Take your savings rate higher!

*APY = Annual Percentage Yield. Annual Percentage Yield is the total amount of dividends paid on an account six electronic transactions a month. These consist of transactions made through Virtual Branch, Magic Touch on the average daily balance and is paid monthly. This promotional rate is for NEW DEPOSITS ONLY. Limited

International CU Day/Week Celebrated



October 19, 2017, is International Credit Union (ICU) Day®.

We would like to Thank you for being a credit union member at FreeStar Financial where we *"Take Your Dreams Higher!"*

**Stop in for free homemade desserts
the week of Oct. 16-20!**

Save on insurance during the winter months

If you are storing your motorcycle, boat, RV or specialty vehicle for the winter, please remember to get a waiver of insurance from FreeStar Financial to avoid having a CPI (collateral protection insurance) policy placed on your loan. The waiver is available on our forms page at <https://www.freestarfincial.com/member-resources/forms>.

Text alerts

Text alerts are a great way to be aware of activity on your account and help prevent fraud. It is available for all bill pay or online account users. When your balance falls below a certain level or a payment has been made from your checking account, you can get a text alert. Signing up is easy. Visit the **Self-Service area, Alerts, and Account Alerts**. Select the account activity that you want to be notified about and then you can choose to be notified by email, SMS (text) or both. **If you need assistance, please call us at 586-466-7800 opt. 5.**



Military \$1,000 line of credit available

The Military Line of Credit (MiLOC) is offered to our current military service men and women and veterans who have limited to no credit history. By opening a line of credit, you can rest assured that when you need it, the funds can be transferred to your checking account instantly.

Borrow up to \$1,000 at 9.99% APR*, which is lower than many credit cards. Military employment will be verified during the approval process.

*Annual Percentage Rate. 9.99% corresponds to a monthly periodic rate, which equates to a daily rate of 0.027370. Payment example: for a Military Line of Credit of \$1,000 at 9.99% APR, the minimum payment would be \$48.67. The minimum payment will be 5% of the outstanding balance or \$1.00, whichever is greater. A discount of .25% can be taken if member elects CL/CD or has a checking account with direct deposit.



Charity update

The credit union continues our heritage of supporting the military. Since 2013, we have partnered with [Pets for Vets](#) to help veterans suffering from emotional wounds to return to a routine life that a companion animal provides. We want to thank you for contributing to [Pets for Vets](#) in August. We raised \$1,880 with your help! In October, we will be collecting for the [Susan G. Komen Foundation](#), which seeks to find a cure for breast cancer. Please consider giving next time you're in the branch.

Diamond Money Management Account

0.75%^{*} APY

based on the dividend rate and the frequency of monthly compounding for a 365-day period, and expressed as a percentage. Minimum \$75,000 balance required. A Money Management Account is limited to (24-hour telephone access), and overdraft transfers. Money Management Accounts cannot be accessed through an ATM. If balance drops below \$75,000, the funds would earn 0%. Interest is calculated based on time offer. Other restrictions may apply.

Get a Fresh Start

If you've suffered a setback or your credit score isn't what you'd like it to be, we can help. With a Fresh Start Loan, you will pay about \$88 per month over 12 months by securing a \$1,000 loan. By making your payments on time, you can rebuild your credit score. To learn more about this valuable option, **call us at 586-466-7800 opt. 3** or visit a Member Service Representative at one of our four branches.

You can get one free credit report from each of the three bureaus once per year. Check out yours today!

Equifax – 800-685-1111 – Equifax.com

Experian – 888-397-3742 – Experian.com

TransUnion – 800-888-4213 – Transunion.com

Visit www.annualcreditreport.com

Main Office

37570 S. Gratiot, Clinton Township, MI 48036

Chesterfield Office

47011 Sugarbush, Chesterfield, MI 48047

Selfridge Air National Guard Base

Building 715, SANG, MI 48045

Sterling Heights Office

34642 Van Dyke Avenue, Sterling Heights, MI 48312

Mailing Address

P.O. Box 2800, Mt. Clemens, MI 48046



Take Your Dreams Higher.



Call

586-466-7800



Click

www.freestarfinaancial.com



Come In

Visit your
local office

Telephone Account Access: 24/7, **1-800-533-4538**

Before you go, let us know

To protect our members against debit card data breaches, we have instituted a new risk management system. As a precaution, we have added 200 countries to our list of blocked countries due to high levels of fraud. However, if you are planning to travel abroad, give us a **call at 586-466-7800 opt. 4** so we can note it in your account and you'll be cleared for using your debit card.



A new vehicle is within reach

FreeStar Financial understands that shopping for a new vehicle before the holidays may not fit into your budget. That's why we allow **No Payments for 90 Days!** So, getting a new vehicle before the snow flies is possible. With rates as low as 1.99% APR, you can have that new car and not make any payments until the New Year! Apply online today at www.freestarfinaancial.com.



*APR=Annual Percentage Rate. Rate is "as low as" and may change based on credit history, term and other determining factors. NEW MONEY ONLY, CURRENT FREESTAR FINANCIAL LOANS ARE NOT ELIGIBLE. Payment example: A fully protected loan (with credit life and credit disability) of \$15,000.00 at 1.99% for 36 months would have a payment of \$458.86. Without CL/CD, payment would be \$428.24. Members must take credit life and credit disability or have a checking account with direct deposit to qualify for promotional rate, which is subject to change at any time without notice. Equal Opportunity Lender.

Insurance solicitations

FreeStar Financial Credit Union makes available to members the option to purchase TruStage Insurance for their auto insurance or life insurance through periodic mailings. If you prefer not to receive these offers, you may opt out by calling them at **1-888-787-8243**.



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