

FreeStar Financial News Fall 2018



Dear Members,

As the warm summer becomes a faded memory, we look forward to the end of another wonderful year. We enjoy fall, the time of year to reflect and give thanks for everything we have. There is so much to be thankful for here at FreeStar Financial. This year, we had another amazing response from our annual member survey. We are proud to report a 96% member satisfaction rating. This high rating can be attributed to our hardworking and committed employees who genuinely understand the Credit Union motto: "people helping people." Thank you to all who responded to our survey. The feedback will be used to enhance your next member experience.

During the week of October 15th, we will be celebrating the 70th anniversary of International Credit Union Day® (October 18th), and invite you to join us **to honor you**, for choosing a Credit Union. You, as well as nearly half of Michigan's 10 million residents, belong to a Credit Union, which are not for profit and exist to help people. All earnings are returned to members in the form of high-interest savings and low-rate loans. Credit Union members pay on average 1% less on vehicle loan rates, 5% less on credit cards, and receive 10 times the national bank average on savings products. Please join us for homemade baked goods allowing us to show our gratitude for choosing Freestar Financial as your primary financial institution.

I invite you to share your Credit Union knowledge and experience with your friends and family who could benefit from our superior service and innovative products. During October, when you refer a new member to the Credit Union, you could earn \$50. The new member can also make \$50 after we receive their direct deposit, so it's a win for all of us.

Sincerely,

Drema D. Isaac
President/CEO



Take Your Dreams Higher.

**Join us in celebrating the 70th anniversary
of International Credit Union Day!**

**Stop in for homemade desserts
the week of Oct. 15th-19th!**





Calendar of Events

OCTOBER

- 8 **CLOSED for Columbus Day** (Clinton Township drive-thru and call center open regular hours)
- 9 **"Elder Law" Seminar** with Attorney Michael Vizard
- 23 **"Understanding Your Credit Score" Seminar** with CEO Drema Isaac and AVP of Lending Beverly Miller

NOVEMBER

- 12 **CLOSED for Veterans Day** (Clinton Township drive-thru and call center open regular hours)
- 13 **"Online Security and ID Theft Protection" Seminar** with Vice President of IT Timothy Strenk
- 22 **CLOSED for Thanksgiving**

DECEMBER

- 24 **Open until noon on Christmas Eve**
- 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 register online at: www.freestarfinancial.com/seminars. Guests are welcome, too.

Grow your savings with these great products!

Certificates of Deposit

Earn maximum dividends on your money with Certificates of Deposit:

- 13-Month CD* **2.05% APY****
- 18-Month CD **2.25% APY**
- 34-Month CD **2.50% APY**

Rewards Checking

Boomerang Rewards Checking, gives **2% cash back***** each month you qualify OR **2% APY**** on balances up to \$10,000.

See website for details.

www.freestarfinancial.com/boomerang

Money Management

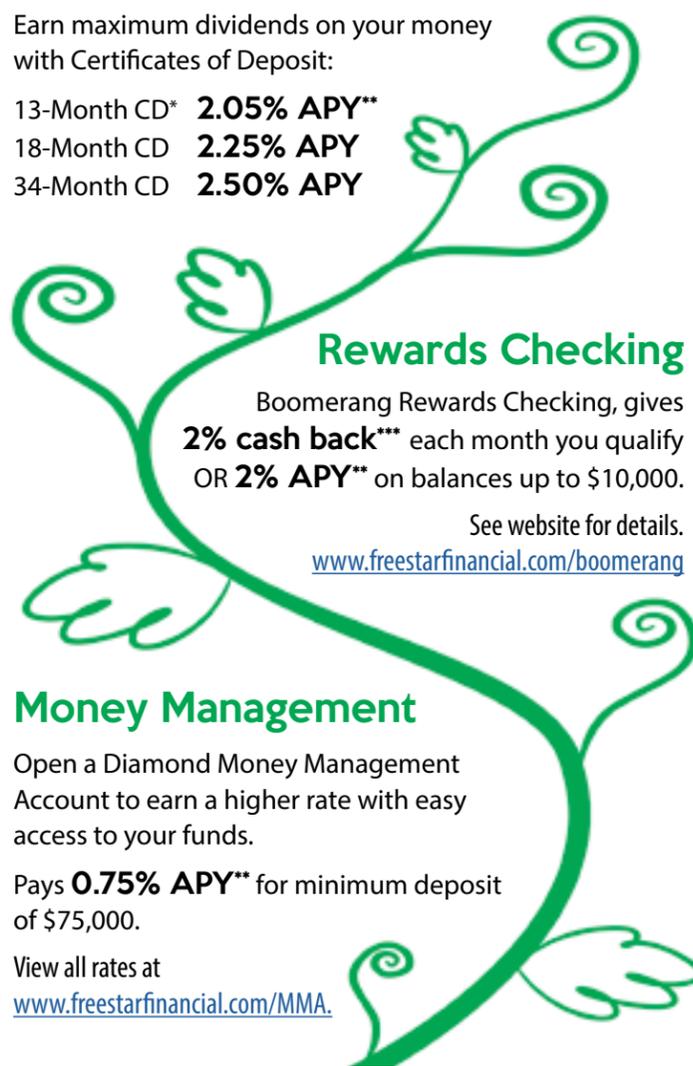
Open a Diamond Money Management Account to earn a higher rate with easy access to your funds.

Pays **0.75% APY**** for minimum deposit of \$75,000.

View all rates at

www.freestarfinancial.com/MMA.

*13-Month CD requires new money not currently on deposit at FreeStar Financial Credit Union.
**APY = Annual Percentage Yield.
***To earn rewards each month 1) use debit card 15 times or more for purchases, 2) be enrolled in eStatements, 3) Incur at least one electronic transaction processed through the checking account. 2% Cash Back Checking on purchases, capped at \$6/month. See website for details. Federally insured by NCUA.



Why pay more when you don't have to?

Using your FreeStar Financial Visa credit card can save you thousands compared with the national average:

	FreeStar Financial	National Average
Average Credit Card Balance	\$7,000	\$7,000
Minimum Payment	\$140	\$140
Interest Rate (APR*)	12.90%	17.00%
Total Interest	\$3,096.30	\$5,262.76
Years to Payoff	6.1 Years	7.3 Years
Savings	\$2,166.46	0

Apply for a FreeStar Financial Visa today and start saving!

Swipe to Win in October and November!

The more you swipe, the more chances you'll have to win. One lucky winner will be drawn each month to win tickets to a Detroit Red Wings game or "A Christmas Story" at the Fox Theater.

*Payment example assumes member is paying minimum payment each month. The APR of 12.90% corresponds to a Monthly Periodic Rate of 1.075% for Classic Cards. Depending on your credit score, you may qualify for a lower rate of 9.5% APR, which corresponds to a Monthly Periodic Rate of 0.7917% for Platinum Cards. See website for full details.

Important mobile deposit changes

The limit for mobile check deposits has been increased to \$3,000 per check with a \$5,000 daily limit. Deposits accepted before 4 p.m. ET on business days will be posted the next business day. Holds may apply.

Please note that new federal regulations to help prevent fraud now require the following:

- ➔ Checks must be signed and include **'For Mobile Deposit Only'** or the check may be denied.



NEW! **V.I.P. Auto Rates**
as low as **2.49% APR**
Apply online!
www.freestarfinancial.com/auto-loans

*APR=Annual Percentage Rate. Rate is "as low as" and reflects a discount of 0.25% for having a checking account with direct deposit at FreeStar Financial. Rate may change based on credit history, term and other determining factors. Payment example: A loan of \$15,000.00 at 2.49% for 36 months would have a payment of \$433.30. Rate is subject to change at any time without notice. Equal Opportunity Lender.

\$100 CASH REWARD WITH EACH NEW LINE*

Another **BEN**efit of membership!
Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

*Restrictions apply.

Sprint
works for me

LOVE MY CREDIT UNION REWARDS



Get pre-approved today by calling **586-466-7800 opt. 2**

Home for the holidays

Veterans, your new home is possible with a **VA Mortgage!**
Advantages of a VA mortgage:

- ✓ **Lower interest rates**
- ✓ **Finance up to 100% of your primary home's value**
- ✓ **No Private Mortgage Insurance (PMI) required**
- ✓ **No prepayment penalties**

PLUS,

We're giving \$200 to your favorite military charity with each VA mortgage!



NMLS #411386

Locations:

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

Shelby Township Branch (coming soon!)

56350 Van Dyke Ave, Shelby Township, MI 48316



Take Your Dreams Higher.

www.freestarfinancial.com

586.466.7800



Save on insurance during the winter months

If you are storing your motorcycle, boat, RV or specialty vehicle for the winter, please remember to submit a waiver of insurance to 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.freestarfinancial.com/forms>.

Mobile app updates

Banking with our mobile app just got better. Now you can view Pending Transactions, use your thumbprint to instantly view your balance without logging in fully, and get loan account details such as due date and payoff balance right from your phone.