

FreeStar Financial News *Summer 2019*



Dear Valued Members,

As we celebrate our country's independence in July, it makes me thankful that we have so many choices in America, just as you have many choices for your banking. I appreciate that you have chosen FreeStar Financial Credit Union for all your financial needs.

I want to thank everyone who voted for FreeStar Financial in Macomb Daily's Readers' Choice Awards. For the 8th year in a row, you have recognized FreeStar Financial as the Best of the Best Credit Union in Macomb County, and Best Mortgage Lender for the first time. We couldn't achieve this success without you!

FreeStar Financial gives back to members by enhancing technology services to provide ease of use and convenience. At the end of April, our new online banking and mobile app were introduced to include a credit score tracker, a loan savings calculator, and a personal finance manager that helps you manage your household budget. I want to acknowledge the efforts of our amazing team who made the new online banking conversion a success. It couldn't have been done without the support and dedication of every single team member. Many of you who called that first week may not have known you were talking with a human resources, marketing, accounting, or lending professional. The entire organization came together to ensure this transition was as smooth as possible for you, our members. I'm so proud of the teamwork and commitment from the entire team as they answered over 5,000 of your phone calls and assisted many others in the branch offices during that first week of the new online banking system.

This year marks another milestone in FreeStar Financial's history as we celebrate the opening of our fifth branch in Shelby Township. The expansion into northern Macomb County will provide opportunities for the credit union to grow and offer our superior service and great financial products to a new community. The grand opening week will feature many special loan and deposit offers, as well as exciting opportunities to engage with the Shelby Township community. We hope many of you will join us in celebrating the credit union's growth. Be sure to watch for the emails and check our website in early August for full details.

Finally, it's time again for our annual member survey. Please take a few moments to complete the survey and let us know how we've done this last year. Your feedback is very important to us and allows us to make continuous improvements to help make this a better credit union for you.

Thank you for your membership!

Sincerely,

Drema D. Isaac
President and CEO



Take Your Dreams Higher.

Follow us!



www.FreeStarFinancial.com



Scholarships Awarded

Each year FreeStar Financial Credit Union awards scholarships to deserving high school graduates. The 2019 recipients are:

Military Honor Scholarship:



Abigail Mundt, Chippewa Valley High School, was dual enrolled at Macomb Community College and plans to attend either Wayne State University or Northern Michigan University. She was active in Coalition Teen Council, advocates of drug-free and alcohol-free teens; Key Club, a community outreach club; and Be the Change, a committee of students who foster cultural acceptance. Mundt's father retired from the Navy and works as a nurse practitioner at the John D. Dingell VA Medical Center in Detroit.

Community Action Scholarship:



Elizabeth Czeiszperger, L'Anse Creuse High School-North, plans to attend Macomb Community College in the fall to become a physician's assistant. As senior class president, she led fundraisers to support Leader Dogs for The Blind and a jeans drive to donate to the less fortunate. Czeiszperger served in Link Crew, a freshman mentoring program to foster the success of incoming freshmen. She also performed over 106 hours of community service.



Shawnita Evans, Cass Technical High School, was dual enrolled at Wayne County Community College and plans to attend Temple University in Philadelphia to study Health and Human Services to become a gynecologist. During high school, she volunteered weekly with Forgotten Harvest, assisted with Meals on Wheels, and provided after-school support to teachers. Evans was also the captain of her high school softball team.

Refi & Relax

If you are buying or refinancing, FreeStar Financial can help lower your car payments.

Apply online or call us to compare!



I recently refinanced my car from Credit Acceptance. The credit union saved me \$20/month and approximately \$1,100 in total. I refinanced for the same term so no additional months were added to the loan.

– Jamie H.

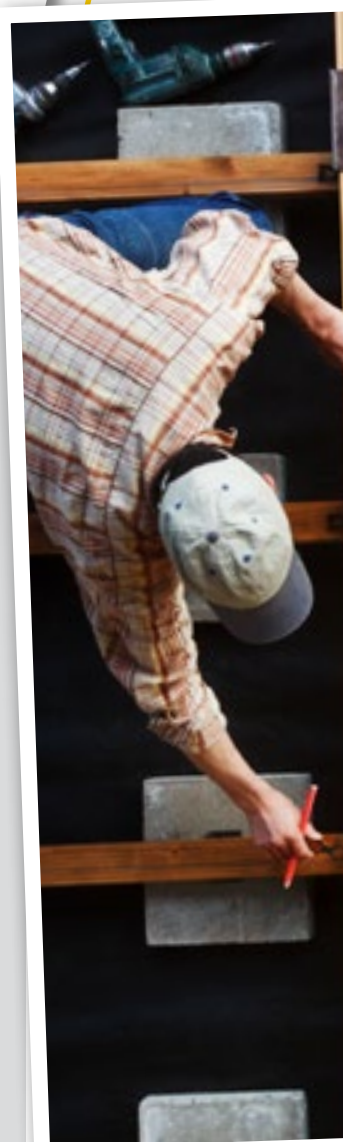
Immediate Opening

There is an opening on our Board of Directors. This is a great opportunity for you to make a difference for the members of FreeStar Financial. The role of the Board of Directors is guiding the credit union by:

- Providing safe and sound financial stewardship of the assets of the credit union.
- Providing the membership with high-quality financial services at competitive rates.
- Providing opportunities for the membership to improve their economic and social condition.
- Complying with all applicable laws and regulations including Article VI of the Bylaws of FreeStar Financial Credit Union.
- Hiring the CEO and reviewing his/her performance.
- Setting policy, strategic direction and articulation of the mission of the Credit Union.

This is accomplished through planning, adopting appropriate policies, and oversight of the Credit Union's management. Business and/or financial experience is preferred. Interested persons should send resume to:

Drema Isaac, President & CEO
FreeStar Financial Credit Union
PO Box 2800, Mt. Clemens, MI 48046
or [email disaac@freestarfinancial.com](mailto:disaac@freestarfinancial.com)
with the subject line: Board of Directors



Home Improvement Projects made easy!

Whether it's a new deck, remodeled kitchen or upgraded landscaping, let us help you achieve your dreams.

With FreeStar Financial's Home Equity Line of Credit (HELOC), you'll enjoy flexibility and affordability to make it happen. Our unique HELOC gives you:

- A rate lock for 5 years
- A 10-year draw period
- Loans up to 95% of home's value*
- No annual fees
- No pre-payment penalties
- Convenient overdraft protection for your checking account

Apply online, in branch or by phone today!

www.freestarfinancial.com/HELOC

586-466-7800 opt. 2

Upcoming Workshops

SEPT 10 **Home Buying: Secrets of Success**

Join us for an informational home buying session presented by Joshua Puranen, Real Estate Lending Originator.

SEPT 24 **Understanding your Credit Report**

with CEO Drema Isaac and AVP of Lending Beverly Miller

OCT 8 **Online Services and Protecting Your Identity**

with Vice President of IT Tim Strenk

All workshops will be held at the Clinton Township branch from 6-7:30 p.m. Registration will be available 3 weeks before each event on our website.

Holiday Closings

July 4 Independence Day
Sept 2 Labor Day
Oct 14 Columbus Day

FREE Shredding Day

Saturday
September 28th
11:00 am - 1:00 pm

Sterling Heights Branch
34642 Van Dyke Ave.
(just south of 15 Mile Road)





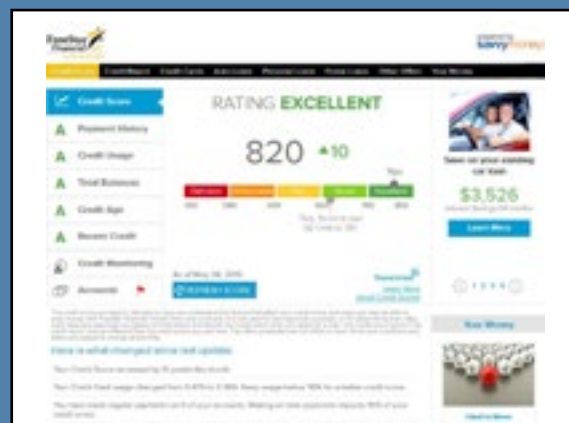
Put Savvy Money to work for you!

Checking your credit score has never been easier.



Download our new mobile app or visit online banking to see your credit score daily. Scroll down to **My Credit Score**. By clicking on your credit score, you will have access to a dashboard of information. You will get suggestions on how to improve your credit as well as behind-the-scenes information that shows what makes up your credit score.

Lastly, don't miss out on the opportunities listed under **Offers** that show how FreeStar Financial can help you save money!



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 *(Opening in August)*

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

586.466.7800

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Do more, worry less.

Protecting your money is a top priority for us, that's why we're introducing two new debit card services to provide you with greater peace of mind.



Text alerts will notify you any time a debit card transaction is flagged as potentially fraudulent or unusual based on your regular pattern of debit card use. You will be asked to verify the transaction to ensure legitimate transactions will be processed quickly and fraudulent transactions are stopped before they affect your account.



Please make sure that your correct cell phone number is on file, so that you can receive text alerts related to your debit card.

After-hours debit card support is now available.



Call the credit union's phone number at **586-466-7800**, listen for the prompt for debit card support, and receive assistance for a variety of debit card issues. One great security feature of this service is to report a debit card lost or stolen. This will allow you to protect your account further and prevent any fraudulent transactions from posting to your account.

These new features are additional ways that FreeStar Financial is taking the worry out of banking.