

# FreeStar Financial News *Fall 2019*



Dear Valued Members,

As we say goodbye to the warmer weather and welcome the cool autumn breezes, we know that the season of thankfulness is upon us. At this time of year, we reflect and show appreciation for everything that we have. At FreeStar Financial, we appreciate that you have remained loyal and continue to help us grow by referring family and friends.

As a growing credit union, one of the ways we show our gratitude is by celebrating International Credit Union Day®. At FreeStar Financial, the 71st International Credit Union Day®, October 17, will be extended to encompass an entire week of member appreciation and celebrating the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work, and share member experiences. This year's theme, "Local Service. Global Reach.," couldn't be more appropriate as we support our local community and provide the tools for our members all across the world to access their account.

To advance the important causes in our community, we held a \$10,000 Charity Giveaway this summer. Over 42,000 votes were cast for the five finalists! We are proud to support our community charities with a financial donation and raise awareness about the diverse and essential causes that they champion. Congratulations to **Animal Resource Funding Foundation** who captured the most votes and received \$5,000. The four runner-up charities, **4 Paws 1 Heart**, **Camp Quality Michigan**, **PR Kids**, and **Turning Point**, each received \$1,250. Thank you for helping us take the dreams higher of those who need it most. It is our pleasure to give back to the communities we serve.

On Monday, Oct. 21, we will be hosting the official ribbon-cutting ceremony of our new Shelby Township branch. Please visit our website to see a listing of the community events offered to welcome new members and provide opportunities to improve members' financial lives. The Shelby Township branch will feature a modern layout and state-of-the-art technological advancements. You'll experience the same personalized service offered at all of our branches. What is unique at the branch is the self-service technology café, which includes computer workstations and iPads, for members who prefer to access their accounts using electronic services.

Again, we are thankful for so much, especially faithful members like you who help us continue to grow and reach broader.

Sincerely,

**Drema D. Isaac**  
President and CEO



**Local Service.  
Global Reach.**

International  
Credit Union Week

Stop in to your local branch  
**October 15-18** for homemade  
desserts to celebrate with us!

**FreeStar**  
*Financial*   
CREDIT UNION

Take Your Dreams Higher.

Follow us!



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

## Gear up for the change in weather...now!

Our members are thrilled when they find out we can save them thousands when they finance their new vehicle with FreeStar Financial.

Whether you have a new vehicle or an older one you are looking to refinance, we have a payment to fit your budget. With *no payments for 90 days*, now is a great time to switch your loan over to your credit union.

**Apply online!**

**[freestarfinancial.com/auto-loans](http://freestarfinancial.com/auto-loans)  
or call 586-466-7800 Opt. 3**



## Your home provides the answer

Don't wait until the new year to fulfill your dreams. Instead of emptying your savings account or using a credit card, get cash from your home with a low-interest **Home Equity Line of Credit (HELOC)**. It's perfect for consolidating debt, making home improvements, paying college tuition, and much more.

- ✦ NO Annual Fee
- ✦ NO minimum draw
- ✦ NO penalties for early payoff

Say YES to what you need, when you need it with a HELOC! Like a credit card, it is there when you need, but with a much lower rate. You can borrow up to 95% of your home's value. Get peace of mind from conveniently drawing cash out as needed.

**Apply online!**

**[freestarfinancial.com/heloc](http://freestarfinancial.com/heloc)  
or call 586-466-7800 Opt. 2**



## Upcoming Workshops

*Registration will be available 3 weeks before each event on our website.*

OCT  
8

### Online Services and Protecting Your Identity

with Vice President of IT  
Tim Strenk

6-7:30 p.m. at the Clinton  
Township Branch

NOV  
6

### Home Buying

with Real Estate Lending  
Originator, Joshua Puranen

6-8 p.m. at Marcus Grill,  
55690 Van Dyke Avenue,  
Shelby Township



# Bundle up and *Save!*

**BOOMERANG** Rewards Checking + Direct Deposit\* = **0.25%<sup>\*\*</sup> OFF APR**

Combine Boomerang Rewards Checking *with* Direct Deposit and get:

**0.25% OFF a Loan** (auto, boat or personal) **AND** **No closing fees on a HELOC** (Home Equity Line of Credit)

\*Full direct deposit required. \*\*Maximum allowable discount is 0.50% off APR. ©2019 FreeStar Financial Credit Union. Federally insured by NCUA. Equal Housing Lender. NMLS #411386



**BONUS:** Receive an additional **0.25% APR OFF** when you have total deposits of \$20,000 or more.



## Banking on the go!

Our mobile app has been upgraded to be bigger, better and safer to provide you with additional convenience!

Use the mobile app to:

- ⚡ Check your updated credit score daily
- ⚡ View your transaction history
- ⚡ Transfer funds

The new mobile app allows you to log in with Face ID and Touch ID giving you additional security.

Did you know that monitoring your account helps prevent unauthorized transactions from damaging your credit? Download the app today and relax knowing you are in control of your finances.

## 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 overpaying on insurance.

The waiver is available on our forms page at [freestarfinancial.com/forms](http://freestarfinancial.com/forms)

## Holiday Closings

Oct. 14	Columbus Day
Nov. 11	Veterans Day*
Nov. 28	Thanksgiving
Dec. 24	Christmas Eve**
Dec. 25	Christmas
Jan. 1	New Year's Day

\* Branches are closed, drive-thru in Clinton Township and Call Center open regular hours

\*\* Open until noon




**CREDIT UNION MEMBERS SWITCH TO SPRINT® AND GET \$200 CASH PLUS, LINES 3, 4 AND 5 FREE\***

For more information, go to [LoveMyCreditUnion.com/Melvin](http://LoveMyCreditUnion.com/Melvin)

\*RESTRICTIONS APPLY

**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**

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**

©2019 FreeStar Financial Credit Union. Federally insured by NCUA. Equal Housing Lender. NMLS #411386

**In The Community**

**Shelby Township Adopt A Road Clean-Up**



**Chesterfield Police Open House**



**Green Elementary Packet Pick-Up Day**

