

**JUNE 2026
SUMMER ISSUE**



Take Your Dreams Higher.

HIGHER DREAMS

FREESTAR FINANCIAL NEWSLETTER

Serving Members Beyond Our Walls

One of the things I have always appreciated most about the credit union movement is our commitment to working together. While every credit union serves its own members and communities, we are united by a common purpose: Helping people achieve financial well-being and advocating for the needs of those we serve.

That spirit of collaboration is why I am honored to share that I have been named chairperson of the Michigan Credit Union League (MCUL) board of directors. MCUL serves as the statewide trade association for Michigan credit unions, providing advocacy, education, and support that help credit unions better serve their members and communities. This opportunity allows me to work alongside credit union leaders from across our state to help advance the issues that matter most to Michigan credit union members.

I am equally proud to share that Jennifer Martines, Chief Growth Officer, has been elected chairperson of the MetroEast Chapter of Credit Unions. Jennifer has long been an active advocate for the credit union industry, serving on both local and state governmental affairs committees and helping strengthen relationships among credit unions throughout our region.

Together, these leadership opportunities reflect FreeStar Financial's ongoing commitment to the credit union philosophy of people helping people. They also ensure that the perspectives of our members are represented in conversations that shape the future of our industry.

That commitment was recently highlighted at the MCUL annual convention and exposition, where our Chief Information Officer, Tim Strenk, was honored as MCUL's Credit Union Professional of the Year. This well-deserved award recognizes Tim's dedication to strengthening our technology infrastructure and cybersecurity. Through his leadership and innovation, FreeStar Financial is well-positioned for the future while continuing to provide the safe and reliable services our members expect.

While these appointments and recognitions are certainly an honor, they are also a responsibility—one we take seriously. Whether advocating for policies that benefit consumers, supporting financial education initiatives, strengthening collaboration among credit unions, or investing in the technology and security that support our members' financial lives, our goal remains the same: to create positive outcomes for the people and communities we serve.

I am grateful for the trust our members place in us every day and proud that FreeStar Financial continues to have a voice in helping shape the future of credit unions across Michigan. I look forward to serving in this new role and continuing to represent the values that make our credit union so special.

Thank you for your continued membership and support.



FROM THE DESK OF:

Drema D. Isaac

Drema D. Isaac – President & CEO



586.466.7800
FreeStarFinancial.com



ENJOY THE SUMMER FUN AND TAKE YOUR AMERICAN DREAMS HIGHER WITH OUR SUMMER OFFERS THAT BRING VALUE, FINANCIAL CONFIDENCE AND GREAT SAVINGS!

AUTO LOAN PROMOTION¹

Drive Into America's Next 250 Years

- Beat your current rate by up to 1%, as low as 3.74% APR
- 90 days no payments
- PLUS, 3% cash back up to \$600

BOAT LOAN PROMOTION²

Set Sail for the Next 250 Years

- Boat loans as low as 5.74% APR
- 90 days no payments

MORTGAGE PROMOTION³

The American Dream for 250 Years

- Special first-time homebuyer offer
 - Rates as low as 5.75%
 - Only 3% minimum down payment
 - NO primary mortgage interest (PMI)
- Mortgages
 - 10-, 15-, 20- and 30-year fixed rate options
 - Rates as low as 5.50%

VISIT FREESTARFINANCIAL.COM TO APPLY TODAY!



**SCAN TO
APPLY:
AUTO**



**SCAN TO
APPLY:
BOAT**



**SCAN TO
APPLY:
MORTGAGE**

¹APR=Annual Percentage Rate. Rate is as low as and may change based on credit history, term, and other determining factors. The as low as rate of 3.74% APR includes a 0.25% rate discount for payment protection coverage OR active checking with a full payroll direct deposit of \$2,000 or more per month. Payment example: A fully protected loan of \$20,000 at 3.74% APR would have a monthly payment of \$591.60 for 36 months. Loan terms can be extended for payment protection. Offer not valid for existing FreeStar Financial loans. Auto Refinances only. Some restrictions apply. See lender for details. Rate is subject to change at any time without notice. Subject to credit approval. NCUA Insured. Equal Opportunity Lender.

²APR=Annual Percentage Rate. Rate is as low as and may change based on credit history, term and other determining factors. As low as rate includes discounts for payment protection coverage OR active checking with a minimum full payroll direct deposit of \$2,000 per month. Payment example: A fully protected loan of \$20,000 at 5.74% for 84 months would have a monthly payment of \$343.23. Rate is subject to change at any time without notice. Subject to credit approval. NCUA insured. Equal opportunity lender.

³Example payment of \$1,135.58 per month is based on a \$200,000 loan amount with a 5.50% interest rate and 30-year repayment term (360 monthly payments). Payment example includes principal and interest only. Actual payment amount may be higher and does not include taxes, homeowner's insurance, flood insurance (if applicable), homeowner association dues, or other amounts that may be required and will increase the monthly payment. Annual Percentage Rate (APR): As low as 5.59%. APR will vary based on creditworthiness, loan-to-value ratio, occupancy, property type, and other underwriting factors. Rate shown is available only to well-qualified borrowers and is subject to credit approval. Rates, terms, and conditions are subject to change without notice. Additional restrictions may apply. Contact FreeStar Financial Credit Union for complete details.



FREESTAR FINANCIAL SEMINAR SERIES

ESTATE PLANNING 101: HOW TO START PLANNING CONFIDENTLY

TUESDAY, AUGUST 25, 2026 | 1:00 P.M.
ST. CLAIR SHORES COMMUNITY ROOM
22522 E 9 MILE RD. ST. CLAIR SHORES, MI 48080

SPEAKER: JEFFREY BRUSS
PRESIDENT OF STEWART AND BRUSS ESTATE PLANNING ATTORNEYS



In our next series of member financial wellness seminars, we are focusing on a topic that impacts every family in our community: estate planning. Many people put this off, thinking “I’ll address that later,” but this can leave your loved ones in a financial bind, lead to a legal quandry, or tie up your assets for an extended period. With proper planning and following simple guidelines, you can prepare your estate and support your family through documented wills, trusts, and plans that spell out your wishes and also help to maximize the outcome of the estate transfer.

ABOUT JEFFREY

Jeffrey Bruss is a financial advisor and partner at Legacy Wealth Advisors, a family-focused wealth management firm in Macomb County, Michigan, providing clients with potential paths to wealth accumulation, retention, and transfer of assets by creating and implementing strategies tailored to their unique goals. Jeffrey provides comprehensive wealth management services to his clients, taking time to help them understand their unique financial circumstances, work toward their financial goals, and secure their legacies by ensuring their assets are properly passed to their loved ones.

FREESTAR FINANCIAL SUMMER FUN

Summer means your friends at FreeStar Financial are popping up at events throughout the community. Bring the whole family and see great movies, hear live music, and have some fun. Don't forget to say "Hi!"

PARK IT FAMILY FUN NIGHTS

WEDNESDAY, JULY 15, 2026 | 6:00 P.M.
CLINTON TOWNSHIP CIVIC CENTER PARK
40700 ROMEO PLANK ROAD, CLINTON TOWNSHIP, MI 48038
MOVIE: "HOPPERS"

THURSDAY, AUGUST 13, 2026 | 6:00 P.M.
STERLING HEIGHTS DODGE PARK
40620 UTICA ROAD, STERLING HEIGHTS, MI 48313
MOVIE: "ZOOTOPIA 2"

ST. CLAIR SHORES SOCIAL DISTRICT

Live music, food trucks, and bustling downtown energy.

SATURDAY, AUGUST 8, 2026 | 5:00 P.M.
DOWNTOWN ST. CLAIR SHORES

SATURDAY, SEPTEMBER 12, 2026 | 5:00 P.M.
DOWNTOWN ST. CLAIR SHORES

SHRED DAY

Old confidential paperwork can be shredded for free if you are a member, or make a donation to the FreeStar Financial Foundation if you are not a member.

SATURDAY, SEPTEMBER 26, 2026 | 2:00 P.M. - 5:00 P.M.
ST. CLAIR SHORES BRANCH PARKING LOT
22522 E 9 MILE RD, ST CLAIR SHORES, MI 48080



Selfridge Military Air Museum is open every weekend this summer! FreeStar Financial donated a WWI-era biplane for the museum to restore.

**REGISTER HERE TO ATTEND THE UNVEILING
ON TUESDAY, SEPTEMBER 15.**



FREEDOM FROM FRAUD

GIVE CHARITABLY, BUT SAFELY

Keep your information safe when you donate money to charitable causes. Research the charity to ensure legitimacy, don't give information if you receive an unsolicited charity call, and don't give donations in the forms of gift cards or wire transfers.

Think. Ask questions. Keep private information private.



REMINDER

Never share your verification codes, usernames, or passwords with anyone who calls, texts, or emails you claiming to be a credible source. FreeStar Financial will never ask for your username, password, or verification code. If someone contacts you claiming to be from the fraud department, do not provide any information. Hang up and contact us directly.

Q3 HOLIDAY CLOSURES:

SATURDAY, JULY 4 | INDEPENDENCE DAY

All branches will be closed.

MONDAY, SEPTEMBER 7 | LABOR DAY

All branches will be closed.

FOLLOW US ON SOCIAL MEDIA

For the latest news, events and promotions.

586.466.7800 | FreeStarFinancial.com |     

