



A Quarterly Newsletter for LibertyOne Credit Union Members

Here's the Scoop!

Winter 2024

The Credit Union for Federal Employees and Their Families



[02/02/53]

DON'T LET THESE CD RATES MELT!

Open your LibertyOne CD online today at www.libertyonecu.com

HAPPY

New Year 2024

Christmas Loans Are Still Available

Did you spend a little more than you anticipated during the holidays and need some extra cash? If you answered yes, take advantage of our Christmas Loans that are still available until January 31, 2024. **Borrow up to \$1,500 for 12 months at a fixed 9.99% APR***. If you received a Christmas Loan last year, paid it as agreed, and are current on all LibertyOne loans, you are automatically approved for the same amount this year or \$1,500, whichever is less!

Apply Online Today!

*Annual Percentage Rate. Upon approval. Some restrictions apply.



Go Green!

Switching to E-Statements is a safer way to manage your personal accounts. Not only is it safer, but it is more convenient and best of all FREE! Save time, money, and trees by signing up for E-Statements. **Log in to your account today to sign up!**



Need Help Building Your Credit?

If you have little to no credit or you're in need of repairing your credit history, a secured credit card might be your solution! Our introductory rate for the first six months is 2.9%, with no annual fee, no balance transfer fees and best of all you earn rewards points for all your purchases while establishing credit! You can't beat that!

Apply Online Today!
www.libertyonecu.com



Discount Club - Banking With Peace of Mind

The unexpected can happen to anybody at any time. Wouldn't it give you peace of mind to know that your family will be financially prepared in the event of an accident? With a LibertyOne Discount Club Checking Account, you receive \$10,000 of Accidental Death & Dismemberment Insurance. Additionally, you also receive \$20,000 in Common Carrier Insurance in the event an accident occurs while being a commercial passenger. Other benefits include: Cell Phone Protection, Car Rental Savings, Hotel & Motel Discounts and much more!

Talk to a credit union representative or visit our website to open a Discount Club Account today for only \$3 a month!



See What Our Members Are Saying!

“ My preferred location is Arlington. They make me feel important as a person. I went into the branch one day after having a bad day. Cindy treated me as if I was her only customer. I drive to this location 98% of the time because she always acknowledges me with a smile and always asks how I'm doing in life. I appreciate her and the employees there because they treat me as a person whether I have \$10 or \$10,000. Thank you, Cindy and Staff, for your excellent service.”

- Celestine T.

Ready to Refinance Your Vehicle Loan?

**RECEIVE \$200 CASH AND
NO PAYMENTS FOR 2 MONTHS***

*when you refinance your car, truck, motorcycle,
boat, ATV or RV loan from another lender.*

Apply Online Today!

*Restrictions apply. Upon approval.



Affordable Auto Insurance... We've Got That!

LibertyOne members can qualify for discounts on insurance through the TruStage Auto Insurance Program. You could save big, and it can be easy to switch carriers without losing money or coverage. TruStage offers a mix of savings and popular member-friendly benefits:

- Exclusive credit union member discounts
- Nationally recognized companies
- Friendly, 24/7 service – even on holidays
- Discounts for multiple vehicles, safety features, good driving, and more
- Mobile app for easy claims

It's easy to get a free quote, contact Tracy McNeil at **(817) 898-6187** or tracy.mcneil@libertymutual.com.

New Year, New Plans

Start the year off right by scratching things off your to-do list. Apply for a Home Equity Loan to help fund your high-budget home projects, consolidate credit card or other loan debt, pay for college or just take that vacation you've been dreaming about! Borrow funds at a locked-in rate using your home's equity. Pay it back over a 5-15 year fixed term without the worry of variable interest rates. Submit your application today at www.libertyonecu.com.



Holiday Closures

Martin Luther King, Jr. Day
Monday, January 15

Presidents' Day
Monday, February 19



FREE CASH!!!

Each quarter, you will have a chance to win \$50.00 just by reading your newsletter! Read each issue of Here's the Scoop and if you find your birthday listed in brackets, for example [1/12/63], then just let us know prior to the next issue being published, and we'll give you \$50.00 cash!! That's all there is to it!



Christmas Club Accounts

Did the holidays sneak up on you? Don't let it happen again this year! Our Christmas Club Accounts are designed to save you time and stress, because who needs that during the holidays? With just a \$10 deposit, you can open your account today and start saving. Prepare for your holiday spending by setting up an automatic transfer for any amount you choose. Open your Christmas Club Account online today.



Board of Directors

Charles Ramirez, **Chair**
Don Rawe, **Vice Chair**
Steve Hammonds, **Treasurer**
Linda Kunze, **Secretary**
Jacqueline Dixon, **Director**
Calvin Smith, **Director**
David Williamson, **Director**
Dedric Ayo, **Advisory Director**
Martha Garcia, **Advisory Director**

Credit Union Staff

Karina Cabrera	Jocelyn Jarvis
Yanet Carcamo	Cindy Johnson
Linda Carmona	Ryan Jones
Angelia Carter	Kalina Pribbenow
Rolando Dallas	Kim Purintun
Russell Ellis	Belinda Rhodes
Jorge Escalera	Nolan Rose
Gloria Escobar	Judy Ruiz
Brad Ferguson	John Vaughn
Mike Funk	Don Waddell
Janeese Guerra	Tiffany Washington
Yesenia Jaramillo	

How to Reach Us

DALLAS SERVICE CENTER
1100 Commerce Street #615
Dallas, TX 75242

**FARMERS BRANCH
SERVICE CENTER**
4050 Alpha Road #120
Farmers Branch, TX 75244

ARLINGTON SERVICE CENTER
2221 E. Lamar Blvd. #110
Arlington, TX 76006

24-HOUR TELEPHONE TELLER
(214) 413-5588, option 1
(800) 672-1320, option 1

HOME LOANS
(832) 912-2151

MASTERCARD CUSTOMER SERVICE
(833) 541-0763
www.eZCardinfo.com

WEBSITE
www.libertyonecu.com

E-MAIL
libertyone@libertyonecu.com

MISSION STATEMENT

“LibertyOne Credit Union seeks to be our member’s primary financial institution and will adhere to the highest ethical standards while maintaining a sound financial foundation.”

Base Loan Rates

Rates for January 2024

Discounts available for up to 1% off. Excludes Mastercard, Line of Credit and Home Loans

NEW/USED AUTOMOBILES

(Includes motorcycles, boats and RVs)

	24 months	36 months	48 months	60 months	72 months	84 months
100% Financing	6.49%	6.59%	6.69%	6.79%	6.89%	6.99%

NEW/USED BOATS

	120 months
100% Financing	7.99%

NEW/USED RVs

	120 months	180 months
100% Financing	7.99%	7.99%

SHARE AND CD SECURED

2% over the underlying collateral

SIGNATURE LOAN

	12 months	24 months	36 months	48 months	60 months
	10.99%	11.29%	11.59%	11.99%	12.99%

CREDIT CARD LOANS

Platinum	9.90%
Introductory	2.90% - 1st six months
Share Secured	6.90%

LINE OF CREDIT

11.99%

HOME EQUITY LOANS

	60 months	84 months	120 months	180 months
	6.99%	6.99%	6.99%	7.29%

CREDIT BUILDER LOANS

	6 months	12 months	24 months
	12.00%	12.00%	12.00%

HOME LOANS

30-year fixed

6.489%

(Rate as of December 21, 2023)

Deposit Rates

Rates as of December 31, 2023

SHARE SAVINGS		RATE	APY		
	\$100 to \$4,999.99	0.20%	0.20%		
	\$5,000 to \$24,999.99	0.40%	0.40%		
	\$25,000 and over	1.10%	1.11%		
IRA SAVINGS		0.65%	0.65%		
CHRISTMAS CLUB		0.20%	0.20%		
PRIME CHECKING		0.20%	0.20%		
CERTIFICATES OF DEPOSIT - IRA OR REGULAR		(Rates as of December 31, 2023)			
Bonus of additional 1% available					
	RATE	APY		RATE	APY
6 Month Regular	4.00%	4.07%	3 Year Regular	3.25%	3.29%
6 Month Jumbo	4.10%	4.17%	3 Year Jumbo	3.35%	3.40%
1 Year Regular	3.75%	3.81%	4 Year Regular	3.10%	3.14%
1 Year Jumbo	3.85%	3.91%	4 Year Jumbo	3.20%	3.24%
2 Year Regular	3.50%	3.55%	5 Year Regular	3.00%	3.04%
2 Year Jumbo	3.60%	3.66%	5 Year Jumbo	3.10%	3.14%

Please call the credit union at **(214) 413-5588** for current rates, terms, and fees.

Financial Footnotes

As of November 30, 2023

Total Assets.....	\$164,690,328
Total Capital.....	\$16,043,375
Total Deposits.....	\$145,136,206
Total Loans.....	\$127,855,766
YTD Net Income.....	\$202,044