



A Quarterly Newsletter for LibertyOne Credit Union Members

Here's the Scoop!

Summer 2021

The Credit Union for Federal Employees and Their Families

Have You Checked Out Our New Website?

Welcome to our new website! If you have any questions please contact us at (214) 413-5588

Accounts

Loans



Services

Information



SEARCH

A Safer Way to Pay!

Your LibertyOne Debit Card can be used in a Mobile Wallet. Mobile Wallet can be setup with Apple Pay, Google Pay, and Samsung Pay! It's more secure, contactless, and can be used in stores and in apps. Never take your card out again!

[LEARN MORE](#)

Recently, we launched our new **LibertyOne Credit Union** website and we are very excited to not only bring you a new look but some exciting new changes to help with all your banking needs.

- **Adaptive Web Design** – Whether you're at home or on the go, you will always have access to our website. Our new site adapts to all screen sizes: phone, tablet, laptop or desktop!
- **FAQs & Careers** - Quickly find the answer to some of our most frequently asked questions. Also, any current career opportunities at LibertyOne.
- **New Fillable Forms** – You can now fill out and submit Auto Refinance, Change of Address, Domestic and International Wire & Western Union forms on our website. It's fast and easy!
- **Financial Tips** – Find helpful tips regarding how to improve your credit score, build your savings, how to manage debt and more.
- **Search Field** - A search feature that travels with you as you navigate through our website. You can enter keywords to quickly find what you're searching for.

www.libertyonecu.com

Here's the Scoop!

Your Summer, Your Vacation

Anywhere you want to go, let us help you get there! We have a variety of loan terms to fit your needs! Apply online today at www.libertyonecu.com.



Free Notary Service Available

At no cost to our members, LibertyOne offers FREE notary service at all 3 of our branches. When you need us, we will be there! No appointment required, walk in and out in minutes.

[10/20/1954]

FREE WORLDWIDE ATM's

With your LibertyOne Credit Union debit card, you can use any ATM in the world and it won't cost you anything. You never need to search for an ATM machine with a special logo.....EVERY ATM IS FREE! It's your money and we don't charge you to access it. We even pay the fee the ATM owner charges!

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!

New Look, Same Great Benefits

Your new MasterCard credit card has arrived, this will replace your existing card! Make sure you activate your new card so it's ready when you want to use it. If you currently have automatic payments set up to pay from your existing card, please make sure to provide those companies your new credit card account number to avoid any interruption of services. Any payments made for your LibertyOne credit card, should be made to the new account number as well.

Your existing balance and rewards points have been transferred over and you should be able to view this information on www.eZCardInfo.com as of July 12, 2021. Please note that this website will also be used to make payments to your new credit card as the old GoToMyCard website will be unavailable after July 8, 2021, at 4pm. **Your old card will not be active as of June 24, 2021.** If you have any issues or questions regarding your new LibertyOne credit card please call us at 214-413-5588.

PaymentFreedom Loan - Same Car, Lower Payment

Thinking about getting a new or used vehicle but need to keep the payments down? Or, is your car financed somewhere else and you need a lower payment? With a PaymentFreedom loan, you can lower your monthly payments up to 40% with little to no money down! Get more value for your money, while giving you the option to drive a better vehicle. You can pay off your loan, sell or trade your vehicle anytime with no prepayment penalty. Check out our PaymentFreedom calculator on our website or talk to someone in our loan department and find out if a PaymentFreedom loan is right for you. This is not a Lease!

Travel Without Interruptions

Before you travel, notify us to avoid interruptions with your LibertyOne Debit and Credit Cards. Submit a travel notification by visiting www.libertyonecu.com, and filling out the Travel Notification form at the bottom of our Home Page. You can also call us at 214-413-5588 to speak to one of our representatives.

The Water is Calling

Summer is here! So, you're probably thinking of ways to spend more time on the water. With a Boat Loan from LibertyOne, you can cool down while taking advantage of some great low rates! We have terms up to 180 months available, so submit your application online today at www.libertyonecu.com; hurry before Summer is over!



"S" is For Savings

LibertyOne offers Kids Accounts for children 14 and younger. Teaching your kids good savings habits early on can help them responsibly handle their finances as adults. Here are a few reasons why a LibertyOne Kids Account is the best choice for your child:



- ✓ FREE account, no FEES
- ✓ No minimum balance required
- ✓ Account is jointly owned by the child and adult relative
- ✓ Your child receives a FREE piggy bank to help save
- ✓ We make initial deposit of \$10 and match another \$10 on their first deposit

That's \$20 FREE to help your child start saving! Call us or open your Kids Account online today.

Are You Drowning in Debt?

Make life easier for yourself and consolidate all that debt into one easy payment! Our Debt Consolidation Loan base rates start at 7.99% for 12 months and we offer terms up to 60 months. 5-Star members receive an additional 1% off our already low rates. Stop stressing trying to make multiple payments each month and apply for your Debt Consolidation Loan today.

[10/20/1965]

Deposit Money in a Snap

Need to make a deposit but don't have time to run into your local LibertyOne Branch? No worries, you can quickly send us a check deposit with just a few taps! Making a deposit is as easy as taking a picture. Deposit a check anytime from anywhere using the LibertyOne App. It's FREE, EASY and SECURE. LibertyOne check availability guidelines apply to all check deposits.



Mobile Deposit

✓ Easy ✓ Convenient ✓ Free

Download the LibertyOne App today!

Here's the Scoop!



CREDIT UNION CLOSINGS

Monday, July 5th
Independence Day
Observed

Monday, September 6th,
Labor Day

Do Your Part, Go Green with E-Statements

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 into your account today and sign up!

Refinance and Save!

Would you like to enjoy your Summer without the stress of an auto payment AND save money at the same time? Refinance your auto loan from another institution and we'll give you \$100 cash and no payments for 2 months! This includes cars, trucks, motorcycles, SUVs, boats and RVs. Apply online today at www.libertyonecu.com.

Here's the Scoop!

BOARD OF DIRECTORS

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

Credit Union Staff

Melody Calhoun	Mike Funk
Linda Carmona	Jeramie Godwin
Angelia Carter	Skyler Herring
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Debby Disher	Ryan Jones
Wendy Dix	Auston Pribbenow
Jorge Escalera	Kalina Pribbenow
Gloria Escobar	Kim Purintun
Brad Ferguson	John Vaughn
Donna Fullen	Don Waddell

How to Reach Us

DALLAS SERVICE CENTER
 1100 Commerce #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

PHONE
 214-413-5588
 800-672-1320

FAX
 214-752-2499

HOME LOANS
 832-912-2151

MASTERCARD CUSTOMER SERVICE
 www.ezcardinfo.com
 (July 12th)

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 July 2021

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	2.45%	2.65%	2.85%	3.05%	3.25%	3.45%

NEW/USED BOATS	120 Months
100% Financing	3.75%

NEW/USED RVs	120 Months	180 Months
100% Financing	3.75%	3.95%

SHARE AND CD SECURED 2% over the underlying collateral

SIGNATURE LOAN	12 Months	24 Months	36 Months	48 Months	60 Months
	7.99%	8.49%	8.99%	9.49%	9.99%

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

LINE OF CREDIT 10.99%

HOME EQUITY LOANS	60 Months	84 Months	120 Months	180 Months
	3.49%	3.69%	3.99%	4.39%

CREDIT BUILDER LOANS	6 Months	12 Months	24 Months
	12.00%	12.00%	12.00%

HOME LOANS
 30-year fixed 3.125% *Rate as of 06/14/21

DEPOSIT RATES

Rates as of 06/30/2021

SHARE SAVINGS	RATE	APY
\$100 to \$4,999.99	0.10%	0.10%
\$5,000 to \$24,999.99	0.20%	0.20%
\$25,000 and over	0.50%	0.50%

IRA SAVINGS 0.30% 0.30%

CHRISTMAS CLUB 0.10% 0.10%

PRIME CHECKING 0.10% 0.10%

CERTIFICATES OF DEPOSIT - IRA OR REGULAR (Rates as of 06/30/21)
 Bonus of additional 1% available

	RATE	APY		RATE	APY
6 Month Regular	0.25%	0.25%	3 Year Regular	0.55%	0.55%
6 Month Jumbo	0.35%	0.35%	3 Year Jumbo	0.65%	0.65%
1 Year Regular	0.35%	0.35%	4 Year Regular	0.65%	0.65%
1 Year Jumbo	0.45%	0.45%	4 Year Jumbo	0.75%	0.75%
2 Year Regular	0.45%	0.45%	5 Year Regular	0.75%	0.75%
2 Year Jumbo	0.55%	0.55%	5 Year Jumbo	0.85%	0.85%

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

FINANCIAL FOOTNOTES

As of May 31, 2021

Total Assets.....	\$157,937,226
Total Capital.....	\$17,183,773
Total Deposits.....	\$139,342,927
Total Loans.....	\$116,755,639
YTD Net Income.....	\$598,459