

Freedom Flyer



ANNUAL NOTICE



▶ 1% CASH BACK



▶ Sprint LMCUR

FREEDOM 1ST FEDERAL CREDIT UNION

Annual Notice Regarding Non-Visa Pinless Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transaction.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at the point-of sale terminal or, for certain bill payment transactions, provide the account number for all e-commerce or mail/telephone order transactions after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Co-op, Cirrus and Star network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Funds Transfer Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice at 316-685-0205.

Is your New Years resolution saving more money?

With the New Year upon us, resolve to save more. The following tips are easy and will help you stick to your resolution the whole year.

Cut things out you don't need. Save your receipts for a month or two, and see where your money is going. You can also make a spreadsheet, adding in your monthly bills. Then, eliminate things you won't miss like magazine subscriptions you barely read and gym memberships you don't use. Additionally, swap out activities like going to the movies with renting ones at home, preparing meals at home rather than eating out.

Pay yourself first. Once you determine where your money is going, treat savings like an additional bill each month. Can you afford an extra \$50, for example, that you "pay" yourself each month? If so, have this much money automatically put into your savings account each month. Money you don't see is hard to spend. Make sure that you are taking advantage of employer matching on your 401(k) plan.

Avoid credit card debt and late fees. Pay your credit card off each month or be sure to make more than the minimum payment. Pay your bills on time to avoid late fees and prevent damage to your credit score.

Make sure your car is tuned-up. Keeping up with repairs and slowing down on the road improves your gas mileage.

Be environmentally friendly. Helping the earth can also put some money in your wallet in the long run. Start by replacing incandescent light bulbs with compact fluorescents and installing a programmable thermostat.



Feel Stuck? Let us thaw you out!



*Upon Approved Financing

Do you feel stuck with your current Auto Loan rate? Well I'm here to tell you you're not! Refinance with Freedom 1st! Not only will you get a phenomenal rate but we will put 1% of the total amount financed right back into your pocket! For more information call (316)-685-0205

VISA Credit Card

Need some extra spending money for your summer vacation? Now you can with a Freedom 1st VISA Credit Card! With NO annual fee and an APR of only 9.00%, our members save hundreds per year in interest charges!

APPLY TODAY!

*Annual Percentage Rate



Information & Statistics

Rates are subject to change. Call the Credit Union to verify current rates.

Vehicles

New Vehicles	APR*
Up to 84 months**	2.99% - 14.50%
Used Vehicles	
Up to 72 months**	2.99% - 14.50%

* Annual Percentage Rate
 ** Terms are based on amount borrowed and collateral

Dividend News 4th Quarter 2016

Account Type	Dividend Rate	Annual % Yield
Regular Shares	.10%	.10%
Non Personal Shares	.10%	.10%
Youth Share Account	.10%	.10%
IRA Share Builder	.30%	.30%
Christmas Club	.15%	.15%
Money Market*	.10%	.10%

* Money Market rates are for the month of November 2016. December was undeclared at the time of printing.

NOTE: The dividend rate and annual percentage yield are the same on all balances. Contact us for a rate disclosure at (316) 685- 0205 or toll free at 1-877-300-5810.



LOVE MY CREDIT UNION REWARDS **Sprint**



Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.

Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.

Plus, get a **\$50** loyalty cash reward **every year** for **every line**

Here's how to sign up for Sprint cash rewards:

Become a Sprint customer

Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app

Allow six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

FOR SALE



**2014
VW
JETTA
59K Miles**



STATISTICS

MEMBERS - 3,196
 SHARES - \$27,039,071.58
 LOANS - \$5,554,006.71
 ASSETS - \$31,997,116.90



Like us on Facebook!

<http://www.facebook.com/Freedom1stfcu>

Operating Hours

LOBBY: 9:00 - 4:00 Monday - Friday
 DRIVE THRU: 9:00 - 5:00 Monday - Friday
 MILITARY PAYDAY: 8:30 - 5:00

ADDRESS

Freedom 1st Federal Credit Union
 57915 Leavenworth St
 McConnell AFB, KS 67221
www.freedom1stfcu.org
 Email: info@freedom1stfcu.org

PHONE NUMBER

Main Line 316-685-0205
 Toll Free 1-877-300-5810

Holiday Closings

Christmas Eve	CLOSE at NOON
Christmas Day	Dec 26
New Years Day	Jan 2
MLK Day	Jan 16
Presidents Day	Feb 20

We wish all of our members a safe and happy holiday season!