



A Quarterly Newsletter for LibertyOne Credit Union Members

Here's the Scoop!

Spring 2024

The Credit Union for Federal Employees and Their Families

We See High Returns in Your Future

[11/14/80]

Your fortune will grow with us

- **Above-Market Rates**
- **Higher Rates for 5-Star Members**
- **Up to 3 Different Savings Accounts**
- **Christmas Club Account**
- **IRA Savings & IRA CDs**
- **Set Up Direct Deposit with No Minimum**
- **Kid's Savings Accounts**
They can save too!

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

Changes to our Credit Card Program Coming Soon!

We are excited to announce changes to our credit card program happening this month. We will issue new cards with new card numbers to our current cardholders within the first couple of weeks in April. Your current credit card will work through the end of the day, Sunday, April 28th, and you will be able to activate and use your new card on Monday, April 29th. **These are just some of the improvements you can look forward to:**

- Ability to view your credit card transactions in our Online Banking system
- Ability to transfer payments from your LibertyOne checking or savings accounts, just like you do now for all other LibertyOne loans
- Tap to pay (where available)
- Ability to add your LibertyOne Credit Card to digital wallets

We hope to make this transition as easy as possible for you and we know that these improvements will make it easier to manage your LibertyOne Credit Card.



89th Annual Membership Meeting – Win \$1,000 CASH!

If you haven't purchased your tickets to our 89th Annual Membership Meeting, hurry! Join us for a day of fun-filled activities at The Fort Worth Zoo! After a short business meeting, we will enjoy a tasty catered lunch and you will have a chance to win one of our amazing prizes including our grand prize of **\$1,000 CASH!!** After our meeting, stick around to play bingo with us, over 50+ prizes will be given away! Before heading out to explore the zoo, make sure to get an airbrush tattoo! Remember, your Annual Meeting ticket allows you to venture through the zoo before and after our meeting, throughout the zoo you will find plenty more things to do like feed the giraffes or cool off at The Safari Splash water play area, so don't forget your towels!



Purchase tickets at any of our three branches or online at www.libertyonecu.com by April 5th. Tickets will **not** be sold at the door.



Life Insurance designed to help protect your family's future.

Life Insurance could help protect your family and everything you've worked so hard for. It could provide your loved ones with money to help pay for things like:

- Daily living expenses
- Mortgage or rent payments
- Your children's education
- Funeral and other final expenses

TruStage™ could help you get Life Insurance that fits your needs and budget. Let us help protect what matters most.

Call toll-free at **1-(855)-612-7909** or visit www.trustage.com/member-life

Weekdays 7am–9pm or Saturday 8am–4pm CT

TruStage™ Life Insurance is issued by CMFG Life Insurance Company, MEMBERS Life Insurance Company, and other leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold, or guaranteed by any financial institution. Product and features may vary and not be available in all states. All guarantees are based on the claims-paying ability of the insurer. Corporate Headquarters, 5910 Mineral Point Road, Madison, WI 53705. © TruStage GEN-2944020.3

See What Our Members Are Saying!

“ When asked why I bank with LibertyOne Credit Union, it's all about relationships, products and service. I love the updated website and enjoy reading the monthly emails. The staff has helped me on multiple occasions over the phone. They offered easy tips on how to maximize my banking relationship, knowing that my primary goal was to build my credit and credibility with the credit union. I love using the mobile app as it allows me to access my account right at my fingertips. What I love most about LibertyOne Credit Union is when I need assistance, I can call or email and my request is taken care of immediately. My husband and I are proud members of LibertyOne Credit Union. Keep up the great work! ”

- **Celicia S.**

It Pays to Be a LibertyOne Member

We have always offered our members some of the lowest loan rates and highest dividend rates around, but with our 5-Star Program you have the opportunity to get an even better deal on your rate! When you use LibertyOne's affordable and convenient services, you earn stars. The more you utilize the credit union for all your financial needs, the more stars you earn. Once you reach 3 stars, the rewards begin. The more stars you accumulate – up to 5 stars – the greater the rewards and the better the rates you receive. It's that simple!



3-Star Members Receive

- ½% discount on loans
(Mastercard, LOC and First Mortgages not included)
- ½% increase on your CD rate
- Koozie Cooler Prize



4-Star Members Receive

- ¾% discount on loans
(Mastercard, LOC and First Mortgages not included)
- ¾% increase on your CD rate
- Umbrella Prize



5-Star Members Receive

- 1% discount on loans
(Mastercard, LOC and First Mortgages not included)
- 1% increase on your CD rate
- Bluetooth Speaker Prize

We Can Help Fill in the GAP

You probably know that LibertyOne offers GAP coverage on vehicles financed with us and that you can purchase GAP for hundreds of dollars less than the dealership. You can add it to your loan without affecting your monthly payment. But, did you know that if you purchase GAP coverage with LibertyOne and your vehicle is totaled, you receive **\$2,500** towards the purchase of your new car, as long as you finance the new car with LibertyOne? It's just one more reason to finance your vehicle(s) with us!



Here's the Scoop!

Holiday Closures

Memorial Day
Monday, May 27

Juneteenth National Independence Day
Wednesday, June 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!



Save Time. Save Paper. Sign Up For E-Statements!

Stop waiting for your monthly account statement to arrive by mail and sign up for electronic statements. Access your statements online days faster with the security of knowing your personal information is safe. Need to look at past statements? No problem, with E-Statements you have access to over a years' worth of statements for FREE! Sign up today through Online Banking.



Notice of Availability of Documents

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

1. Balance Sheet and Income Statement
2. A summary of the most recent annual audit
3. Written board policy regarding access to incorporation, bylaws, rules, guidelines and board policies
4. Internal Revenue Service Form 990

To request this information, please call (214) 413-5588 ext 133 or write us at the following address: LibertyOne Credit Union
2221 E. Lamar Blvd., Ste. 110
Arlington, TX 76006

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

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 April 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	4.99%	4.99%	5.99%	5.99%	6.99%	6.99%

NEW/USED BOATS

	120 months
100% Financing	7.99%

NEW/USED RVs

	120 months	180 months
100% Financing	7.99%	8.99%

SHARE AND CD SECURED 2% over the underlying collateral

SIGNATURE LOAN

	12 months	24 months	36 months	48 months	60 months
	11.99%	12.29%	12.59%	12.99%	13.99%

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
	7.99%	7.99%	8.49%	8.99%

CREDIT BUILDER LOANS

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

HOME LOANS

30-year fixed	6.50%	<i>(Rate as of March 18, 2024)</i>
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Deposit Rates

Rates as of March 31, 2024

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%	1.10%

IRA SAVINGS

0.75%	0.75%
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CHRISTMAS CLUB

0.20%	0.20%
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PRIME CHECKING

0.20%	0.20%
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CERTIFICATES OF DEPOSIT - IRA OR REGULAR

(Rates as of March 31, 2024)

Bonus of additional 1% available

	RATE	APY		RATE	APY
6 Month Regular	4.20%	4.28%	3 Year Regular	3.25%	3.29%
6 Month Jumbo	4.30%	4.38%	3 Year Jumbo	3.35%	3.40%
1 Year Regular	3.80%	3.86%	4 Year Regular	3.10%	3.14%
1 Year Jumbo	3.90%	3.97%	4 Year Jumbo	3.20%	3.25%
2 Year Regular	3.50%	3.56%	5 Year Regular	3.10%	3.14%
2 Year Jumbo	3.60%	3.66%	5 Year Jumbo	3.20%	3.25%

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

Financial Footnotes

As of February 29, 2024

Total Assets.....	\$166,778,569
Total Capital.....	\$18,597,112
Total Deposits.....	\$145,262,028
Total Loans.....	\$129,722,919
YTD Net Income.....	\$23,142