



▶ FALCON



▶ SUMMER BASH



▶ O Payments? O Down?

Freedom Flyer

FREEDOM 1ST FEDERAL CREDIT UNION

FALCON: Fraud Management



At F1FCU we are committed to protecting your personal information so you can use your debit card with confidence. We offer Falcon Fraud Manager to enhance the security of your electronic transactions with a system that detects fraud quickly and accurately to minimize your risk and protect against losses.

The service is called "Falcon" and it monitors signature-based and PIN-based transactions 24 hours a day, seven days a week. How does Falcon work? Each debit and credit card transaction is assigned a score on a risk-based scale. High risk transactions will trigger Falcon Fraud Manager to contact you to determine the transactions legitimacy and discriminate between low and high-risk credit card account authorizations. If the score is deemed ultra-risky, Falcon Fraud Manager may block your account temporarily if you can't be reached, in order to secure the card against fraudulent activity. If the Falcon system suspects potential fraudulent activity on your account, it uses an automated call system to contact you, the cardholder, for verification.

For privacy and security purposes, you are asked to provide information that will confirm your identity as the actual cardholder. If you are ever in doubt that the call is not a valid one from the falcon alert system on behalf of Freedom 1st FCU, please call us at 316-685-0205 Monday - Friday 9:00a.m. to 4:00p.m. to report any unsolicited contact.

Is the Auto Deal **TOO** Good?

Say you have been going back and forth with the dealership for days now. And then they offer you O payments, O interest, and O dollars down for an entire year! You think the deal looks great. Right? When the year is up you find your payments have changed. You are now expected to pay much more than the original sticker price on a car that is now considered a used vehicle and the interest rate is now above current market rates.

People sign these kinds of deals for vehicles all year round. When the O-O-O deal is up, a high interest rate kicks in and the payments are now anywhere from \$500.00 to \$600.00. Many people cannot afford that and cannot even refinance because they owe much more than the depreciated car is now worth. If you cannot make your payments, your lender will repossess the car.

What can YOU do? Don't fall for this gimmick. Find out what your interest rate will be after the one year is up. A O-O-O deal costs more in the long run than a conventional loan.

Coming to Freedom 1st to get pre-approved for your auto loan can save you from bad deals such as this!

BACK TO SCHOOL And do you know **SEASON IS HERE!** what that means?

Tuition, clothes, books, electronics, transportation, or even a dorm room make over! Let Freedom 1st FCU help you. With our low monthly payment a personal loan may be the way to go!

Stop in and apply in person or visit us online! Questions? Please call us at: 316-685-0205. We wish you a very successful academic year!



Information & Statistics

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

Vehicles

New Vehicles **APR***
Up to 84 months** 3.50% - 15.25%

Used Vehicles
Up to 72 months** 3.50% - 15.25%

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

Dividend News 2nd Quarter 2019

Account Type	Dividend Rate	Annual % Yield
Regular Shares	.10%	.10%
Non Personal Shares	.10%	.10%
Youth Share Account	.10%	.10%
IRA Share Builder	.85%	.85%
Christmas Club	.35%	.35%
Money Market*	.30%	.30%

* Money Market rates are for the month of May 2019. June 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



Get a \$100 Cash Reward for Every New Line

This 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 who transfer into the program receive a \$100 annual loyalty reward on their 12-month anniversary of transferring into the Cash Reward program.

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!



END OF SUMMER BASH!



Come see us at the END OF SUMMER BASH!!

You can play Lawn Twister with us and win some **PRIZES!**



See you there from 5pm - 7pm on

July 26th at the Base Pool and Pavilion!



-Flying high with Freedom 1st-

STATISTICS

MEMBERS - 2,835
SHARES - \$29,486,058.07
LOANS - \$7,591,053.63
ASSETS - \$34,919,747.74



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<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: (877) 300-5810

Holiday Closings

Independence Day

July 4, 2019

Labor Day

September 2, 2019

