

INTRODUCING
EMPLOYEE PREFERRED PERSONAL BANKING
for members and families of UFCW Local 1445



UFCW Local 1445 has recently partnered with Liberty Bay Credit Union!

You are now eligible to receive exciting benefits available to all UFCW Local 1445 members and their families through Liberty Bay's Employee Preferred Personal Banking Program.

- You'll receive:
- Exclusive, high interest checking accounts
 - Discounted rates on select consumer loan products
 - Savings discipline with our direct deposit savings program
 - Access to financial experts & one-on-one consultations

SAVE ON CONSUMER LOANS

We'll get you your lowest rate!

As a member of UFCW Local 1445, we are excited to offer you a **0.25% discount** on consumer loans! Whether you are looking to purchase a new car, fund a vacation or even pay for college, you can benefit from the suite of personal lending services Liberty Bay offers.



- Discounted Consumer Loan Products •
- Personal Loans
 - Auto Loans
 - Boat Loans
 - RV Loans
 - Undergraduate & MBA Loans
 - Student Loan Refinancing

Contact your dedicated Liberty Bay Support Team today! (617) 439-5083 beacon@lbcu.org
Apply online, anytime! www.lbcu.org/beacon | **access ID:** beacon

*APY = Annual Percentage Yield. Rates are variable and subject to change after account opening without notice. Fees may reduce earnings. Dividends are compounded daily and paid monthly. Rates subject to change at any time. Beacon Preferred Employee Membership Requirements: Available to all UFCW Local 1445 members and their immediate families. Employee Preferred Personal Checking Account Requirements: No minimum balance required to open an account. Direct deposits totaling at least \$250 posted per statement period; one bill pay or debit card transaction per statement period; and e-Statement delivery required to maintain promotional rate. If daily balances fall below \$2500.00 and/or if conditions above are not met, Beacon Preferred Employee account interest rate will default to Liberty Bay Credit Union's standard FREE Benefits Checking interest rate per the most current published fee schedule. Employee Preferred Consumer Loan Discounted Rate Requirements: A rate discount of 0.25% is applied to select loan products. Automatic payroll deduction into, and automatic loan payment from, your Liberty Bay Credit Union Employee Preferred Personal Checking account is required. Consumer loan rates may not fall below rate floor of 1.79%. Approval is dependent upon creditworthiness, loan to value ratio, debt to income ratio, and other qualifying factors. Rates are subject to change and determined by creditworthiness of individual guarantors. Other restrictions may apply.

