

People Helping People

Become a Member, not just a customer

A trusted financial partner in the Philadelphia area since 1934, we are a cooperative financial institution owned and run by its members. As a not-for-profit organization, we offer better rates, lower fees, helpful service and expert advice.

When you join, you instantly become a member (and part owner) of our credit union- not just a customer. Membership is open for individuals, businesses, and select employee groups. Anyone who lives, works, worships, performs volunteer service, or attends school in Bucks, Chester, Delaware, Montgomery, or Philadelphia County is eligible for membership.

The Value of Membership

In addition to financial services, our members have access to free money management tools and discounts on insurance premiums. Our members also enjoy savings on Sprint, Turbo Tax, area attractions, and more. We believe in giving back to our members and the communities in which they live and work through contributions and other activities.

Easy Access and Convenient Services

Freedom offers several ways to manage your accounts, at home, while traveling, or on-the-go. We offer remote banking options including a robust online and mobile banking system, and telephone teller. Financial requests such as stop payments, cashier checks, new card orders, bill payment, transfers and account changes can be made via online banking at no charge.

Shared branching and surcharge-free ATMs through the CO-OP Network make sure you can stay connected to your accounts, for free, even when you're on the road with convenient access to more than 5,000 branches and 30,000 ATMs nationwide.

We are committed to making your financial life quick, easy, and convenient.



Experience the Difference

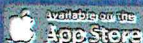
- Free Interest Checking and Savings
- Free Debit/Visa Check Card
- Free Direct Deposit
- Free Bill Pay with Online and Mobile Banking
- Free Credit Management and Debt Consolidation Plans
- Low Interest Lending and Cash Back Credit Card



FreedomCU.org



Mobile App



Main Telephone
215.612.5900

Telephone Teller
215.612.5919

Savings and Checking

Primary Savings

Your Primary Savings Account is automatically opened when you become a Freedom Member.

Checking Accounts

A Freedom Checking Account gives you more, for less. Members pay no maintenance fees and also enjoy a high rate of interest on deposits, with no minimum balance requirement.

Deposit Products

- Money Markets
- Certificate of Deposits
- IRA Investment Options
- Holiday, Vacation and Name Your Own Share Accounts

Convenient Services

Online and Mobile Banking

Your accounts are just a finger swipe away.

- Account to Account- Transfer to/from another financial institution
- Apply for a Loan
- Deactivate/Reactivate Credit and Debit/ATM Cards
- Deposit Checks (Mobile Only)
- Export to Quicken®, QuickBooks® or Microsoft® Money (Online Only)
- Order Checks
- Open Additional Shares and CDs
- Pay a Friend with Venmo
- Pay Bills and Schedule Payments
- Security Alerts
- Transfer Funds and Make Loan Payments
- View Accounts
- View your Free FICO® credit score

Shared Branching

Complete financial transactions at more than 5,000 branches nationwide. To find a branch near you, visit co-opcreditunions.org or call 800.919.2872.

Visa® Check/ATM Card

Surcharge-free access to nearly 30,000 ATMs and unlimited FREE purchases using your signature (point of sale transactions).

Telephone Teller

24/7 access to transfer funds, check balances, obtain loan information, and much more.

Free Direct Deposit and Payroll Deduction

Automatic deposit and distribution of any part of your pay into your Accounts.

Loans

New and Used Car Loans

Financing up to 100% of the cost of the purchase price, including sales tax, tags, and extended warranty.

Cash Back Visa® Credit Card

Low rate, no fees for balance transfers or cash advances and no annual fee. Cash back card gives you 1% cash back on all purchases.

Mortgages

A local lender, we offer low rates, ultra-low closing costs, and in-house processing.

Home Equity Loans and Lines of Credit

With low rates, use the equity in your home to provide the financing you need.

Personal Loans

Low, fixed rates with no monthly fees. Easy payment terms and no pre-payment penalties.

Shared Secured Loans

Secured Loans give you access to needed cash while securing your funds in a high-dividend Share or Share Certificate.

Lines of Credit

A personal line of credit is always available for cash advances, purchases, and as overdraft protection for your Freedom Checking Account.

Value-added Benefits

Free FICO® Score

Members can view their FICO® Score for free in Online and Mobile Banking.

Insurance*

Partnerships with leading insurance providers to cover all your insurance needs; including life, auto and home insurance.

Deals on Retail Services and Entertainment

Exclusive deals that could save you money on everything from your monthly wireless bills to tax preparation. Discounts on local waterparks, resorts, amusement parks and more.

ABINGTON BRANCH

1440 Old York Road
Abington, PA 19001

LANSDALE BRANCH

Hillcrest Shopping Center
636 East Main Street
Lansdale, PA 19446

WARMINSTER BRANCH

25 Jacksonville Road
Warminster, PA 18974

NORTHEAST BRANCH

10400 Drummond Road
Philadelphia, PA 19154
-Moving to-

MORRELL PLAZA BRANCH

Opening Sept/Oct 2019
Morrell Plaza
9910 Frankford Ave
Philadelphia, PA 19114

FAIRMOUNT BRANCH

Opening Sept/Oct 2019
2333 Fairmount Ave
Philadelphia, PA 19130

Visit one of our branch locations or one of our CO-OP Shared Branches, Visit co-opcreditunions.org or call 800.919.2872 to find a branch nearby today!

ABA Routing/Transit #:
2360-8475-1

*products and services are provided by companies that are independent from Freedom Credit Union. For full details visit FreedomCU.org. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by Freedom Credit Union.

NCUA



New Account Application

Mail completed application to:
Freedom Credit Union
626 Jacksonville Road, Suite 250
Warminster, PA 18974

Membership Eligibility

- I... in...
- | | |
|--|---------------------------------------|
| <input type="checkbox"/> Live | <input type="checkbox"/> Buicks |
| <input type="checkbox"/> Work | <input type="checkbox"/> Chester |
| <input type="checkbox"/> Worship | <input type="checkbox"/> Delaware |
| <input type="checkbox"/> Volunteer | <input type="checkbox"/> Montgomery |
| <input type="checkbox"/> Attend School | <input type="checkbox"/> Philadelphia |

☐ I am employed by a
Select Employer Group (SEG)

☐ My family member is a member
Name:

Relationship:

Account Services Requested

- ☒ Savings (S1)
- ☐ FREE Interest Checking (S4)
- ☐ Checks (FREE First Order)
- ☐ FREE Visa Check/ATM Card
(for Checking Acct)
- ☐ eStatements
- ☐ Direct Deposit

Please Contact Me About:

- ☐ Auto Loan
- ☐ Personal Loan/Line of Credit
- ☐ Home Equity Loan
- ☐ Credit Card
- ☐ Mortgage
- ☐ Money Market, CD or IRA

It's easy to join Freedom Credit Union — simply complete this form! To avoid delays in processing, please complete all sections of the applications, and sign it. You'll also need to write in a PIN to use our Telephone Teller and Visa® Check or ATM Cards.

Primary Applicant

☐ Mr.

☐ Mrs.

☐ Ms.

First Name

Mi

Last Name

Suffix

Identification

Birth Date

SSN/TIN

Mother's Maiden Name

Photo ID Type

Issue Date

Exp Date

ID #

Issue State

Permanent Address (Do Not Use a P.O. Box)

Street

Apt

City

State

Zip

Email Address

Home Phone

Work Phone

Cell Phone

Employment Information

Your Occupation

Employer Name

Years at Employer

Annual Salary

Personal Identification Number (PIN)

Referred By (include Name & Address):

Promotion Code

write in any 4 numbers and/or letters, except Q or Z

Joint Applicant

☐ Mr.

☐ Mrs.

☐ Ms.

First Name

Mi

Last Name

Suffix

Identification

Birth Date

SSN/TIN

Mother's Maiden Name

Photo ID Type

Issue Date

Exp Date

ID #

Issue State

Permanent Address (Do Not Use a P.O. Box)

☐ Check if Same as Primary Applicant

Street

Apt

City

State

Zip

Email Address

Home Phone

Work Phone

Cell Phone

Employment Information

Your Occupation

Employer Name

Years at Employer

Annual Salary

Joint Personal Identification Number (PIN)

write in any 4 numbers and/or letters, except Q or Z

Freedom Credit Union Use Only

By signing below I am acknowledging that I have read and agree to the terms of the Account Agreement listed on the backside of this application

Member Signature

Date

Joint Owner Signature

Date

MEMBERSHIP AND SAVINGS ACCOUNT AGREEMENT

I/We hereby make Application for Membership in Freedom Credit Union (Freedom), and agree to conform to its bylaws and amendments thereof, and to subscribe for at least one Share. In accordance with the statutory lien regulation, I/we grant Freedom the right to apply the balance of deposits/shares and/or dividends in my/our Deposit/Share Accounts to satisfy any financial obligation(s) to Freedom including, but not limited to: loan payments, fees, amounts due, or such additional charges as may be imposed by Freedom from time to time. I/We further agree that, if I/we are in default, Freedom may exercise this right without further notice to me/us. Furthermore, if I/we lose or misplace any of my identification, I/we will formally notify Freedom in writing within 48 hours after such occurrence and will hold Freedom harmless from liability concerning any transaction(s) on or for my/our Account(s) if I/we do not initiate this notice. I/we authorize Freedom to obtain information regarding my/our identity, credit history, and other banking history from a consumer reporting agency for the purpose of extending credit or services to me/us. Freedom may report information about my/our Account to credit bureaus. Late payments, missed payments, or other defaults on my/our Account may be reflected in my/our credit report. If I/we request, Freedom will tell me/us the name and address of any credit reporting agency from which it received a credit report on me/us. Freedom is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business for this Account, which is defined as any Freedom Accounts that share the same Freedom Member Number.

The Joint Owners of this Account hereby agree with each other and with Freedom that all sums now paid in on Deposit/Share Accounts, or heretofore or hereafter paid in on Deposit/Share Accounts, by any or all of said Joint Owners to Freedom as such Joint Owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge Freedom from any liability for such payment. Any or all of said Joint Owners may pledge all or any part of the deposits/shares in this Account as collateral security to a loan or loans. The right or authority of Freedom under this Agreement shall not be changed or terminated by said Owner, or any of them except by written notice to Freedom which shall not affect transactions theretofore made. This Membership card, when properly signed, voids the existing Membership card(s), if any, and becomes the official record of all parties to this Account. Any financial service provided by Freedom may be used for any transaction permitted by law. I/We agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated in Freedom's discretion. I/We further agree to refrain from illegal use or any activity directly or indirectly related to it and additionally I/we agree to indemnify and hold Freedom harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use. Under the penalties of perjury, I/we certify that: (1) the number shown on this form is my correct Social Security Number/Taxpayer Identification Number, (2) that I/we are not subject to backup withholding because: (a) I/we are exempt from backup withholding, or (b) I/we have not been notified by the Internal Revenue Service (IRS) that I/we are subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I/we are no longer subject to backup withholding, and (3) I/we are a U.S. person (including a U.S. resident alien). Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person. The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. In addition to this Agreement, I/we have read and agree to Freedom's Electronic Funds Transfer Disclosure, Rate and Fee Schedule, and Funds Availability Policy. If requesting a Checking Account, I/we have read and agree to the Checking Account Agreement below this Agreement.

Important information about procedures for opening a new Account: To help the Government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account. What this means for you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CHECKING ACCOUNT AGREEMENT

I/We hereby authorize Freedom to establish for me/us a Checking Account. Freedom is authorized to pay: (1) Checks signed by me (or by any of us), (2) Visa Check/ATM Card transactions performed by me (or by any of us), (3) Bill Payer Transactions, (4) Automated or recurring transactions authorized by me (or by any of us); and to charge the payments against the Checking Account. It is further agreed that: (a) Only checks, ATM Cards, Visa Check/ATM Cards and other methods approved by Freedom may be used to withdrawal funds from this Checking Account; (b) advances on my/our Line(s) of Credit and/or withdrawals from my/our Savings Account(s) may be made by writing a check, using the Visa Check/ATM Card, performing a Bill Payer or Mobile Banking transaction, or through the posting of an automated or recurring transaction. When a check, Check/ATM Card, Bill Payer, Mobile Banking or automated or recurring transaction clears in excess of the amount on deposit in the Checking Account, it will be charged to my/our Line(s) of Credit and/or my/our Savings Account(s), in accordance with pre-established overdraft protection or in an order determined by Freedom. Charges to Savings Accounts for Checking Account transactions are limited to six per calendar month. This amount may be reduced by the number of preauthorized transfers or withdrawals that occur directly from your Savings Account. Additional charges to Savings Accounts for Checking Account transactions may be subject to fees in accordance with the prevailing fee schedule or returned unpaid; (c) although Freedom is under no obligation to do so, Freedom may pay a check, Visa Check/ATM Card transaction, or automated or recurring transaction which exceeds the balance in the Checking Account and charge the amount of the resulting overdraft against any other Deposit/Share Account which I/we who signed this Agreement is entitled to withdrawal deposits/shares or pay the check/transaction using Courtesy Pay. Share Drafts order of transactions clearing are lowest to highest dollar amount, ACH/Check Card are posted as they are presented. Manual postings are not reflected in the Order of Transactions. Freedom is under no obligation to pay a check on which the date is more than six months old. Post dated or conditional checks will be charged on the date presented; (d) in the event that any of the undersigned writes a check or performs a Bill Payer or Visa Check Card or automated or recurring transaction which would result in this Checking Account being overdrawn, and if at that time any of the undersigned is eligible to receive advances from Freedom, such transaction shall be deemed to be a request to Freedom for an advance under such Loan Account sufficient to permit Freedom to honor such check; Freedom may credit the advance to this Checking Account; (e) except for negligence, Freedom is not liable for any action it takes regarding the payment or non-payment of a check, Visa Check/ATM Card transaction, automated or recurring transaction; all non-cash payments received on the Checking Account will be credited subject to final payment; (f) any objection regarding any item shown on a monthly statement of the Checking Account shall be waived unless made in writing to Freedom on or before the sixtieth day following the day the statement is mailed; (g) the use of the Checking Account is subject to such other terms, conditions and requirements as Freedom may establish, the Checking Account may be subject to service charges in accordance with the rate and fee schedules adopted by Freedom from time to time; (h) if signed by more than one person, this Agreement is subject to the additional terms and conditions of any Joint Deposit/Share Account Agreement that applies to a Deposit/Share Account in our joint names.