

YOU WORK HARD FOR YOUR MONEY.



LIBERTY BAY
CREDIT UNION

Want a credit union that works just as hard to make it go further?

NOW YOU CAN.

Founded in 1917 as the Telephone Workers Credit Union, Liberty Bay has spent **109 years serving local unions, businesses and their families.** We understand contract cycles, overtime swings, seasonal paychecks, and we design every product to help keep you a step ahead.



Member's Only Benefits

Exclusively For You

- **One point of contact:** a dedicated specialist who actually answers the phone.
- **Member-focused:** decisions are made with members in mind, not shareholders.
- **Competitive loan rates:** plus up to 0.50% Annual Percentage Rate (APR) in extra savings*
- **Financial education & budgeting tools:** workshops, webinars, and valuable information.
- **Family-wide access:** your benefits extend to spouses, kids, even parents.

Joining is Easy. Just click here.

0.50% APR Total Combined Savings

On Your New Auto Loan , Auto Refinancing, and Personal Loans

- How the savings stack up:
- 0.25% Discount automatically for members.
 - 0.25% Auto Pay Discount when payments come from a Liberty Bay checking account.
 - That's up to 0.50% total savings on eligible auto, personal, and other loans.
 - Fast online application and one-on-one help from our lending team.
- Rate floor, credit approval, and active Auto Pay required; canceling Auto Pay may raise your rate 0.25 %. Not available on all loan types.

Earn a \$50 Cash Bonus

When You Set Up a New Direct Deposit

- How it works:
- Join Liberty Bay as a new member.
 - Open a checking account between July 1st – October 1st.
 - Set up direct deposit by November 1st (payroll, pension, or government benefits).
 - We deposit \$50 into your account on December 6th.
- One bonus per member. New personal checking only. Account must stay open and in good standing. Bonus reported as interest (1099-INT). Terms subject to change.
- Direct Deposit is recurring income electronically deposited into your Liberty Bay checking account and may include salary, pension and other regular income. Certain forms of electronically deposited funds may not be considered eligible direct despots, including those originating from peer-to-peer money transfer applications such as, CashApp, Venmo or PayPal."