

# Department Spotlight

## LOAN SERVICING

Providing the best in customer service and ongoing support ...



### Monthly Spotlights

This month we have decided to 'Spotlight' our Loan Servicing department to give you an idea of what our behind-the-scenes employees do to help your lending experience be a good one.

Normally when a customer applies for a loan, their contact will be limited to the lending officer at the branch where the loan was initiated. Freedom Bank, however, has a group of loan specialists who work at the Belington office and



Linda Judy Kay

provide support with loans throughout all of our branches. These employees work behind the scenes to manage and maintain customer loan information and resolve loan issues as needed.

One of their main responsibilities is maintaining all loan files. It is essential that all documents are accurate, remain up to date and are securely stored. Once a loan has been paid off, our loan servicing department is responsible for mailing out the paid documents to

the customers.

The department is available during business hours to answer any questions customers may have concerning their loan(s), such as payments, balances or due dates.

If there is any question they are not able to answer for you, they will make sure you receive the necessary assistance from one of our loan officers.

### Important Dates



## Auto Rates!

Offer Good Through Dec 31st, 2005

### Check us out first!

If all of those dealership offers haven't got your attention yet, perhaps it's the gas prices that have you considering trading in that gas guzzler for a new OR used auto.

Before finalizing anything with your dealer we encourage you to check with Freedom Bank for some of the best rates offered!!



### NEW CAR RATES



Stop by one of our 5 Locations and talk to one of our friendly Loan Officers TODAY!

60 month term ..... 5.037%  
72 month term ..... 6.015%

Annual Percentage Rate



Both of the above rates are stated at the APR. A loan fee of \$54.89 is applied to each loan as well as VSI insurance of \$30.00. Full coverage auto insurance is required for the above loans. For example if a new car cost \$15,000 at the APR of 5.037%, you would finance \$15,084.89 (cost of car plus \$54.89 loan fee and \$30.00 VSI) and have 60 monthly payments of \$283.91. For the same amount financed at an APR of 6.015%, you would make 72 payments of \$249.22.