

February 2018 e-Newsletter



A Share Certificate is a Great, Safe Savings Option

As we begin a new tax season, many of us will be getting a much needed tax refund, and looking for options on what to do with it. Treating yourself to something that you've wanted to purchase but have been putting off is certainly an option. But don't forget that it's also a great opportunity to put a little more away in savings. Putting your tax refund or any extra savings you may have into a Share Certificate, also known as a certificate of deposit, or CD, provides a safe way of earning interest and growing your balance over time.

Share Certificates can be a great savings tool if you're looking for a higher yield, but still safe, savings product. Some of the benefits of investing your savings in a Share Certificate are:

- Higher yields than general savings accounts or money markets
- Low risk compared with stock market investments
- Your rate is guaranteed for the length of the term of the Share Certificate, regardless of changes in the market
- Share Certificates are federally insured up to \$250,000 by the National Credit Union Administration (NCUA)

Share Certificates come in all shapes and sizes. You'll find a variety of deposit requirements, term lengths, interest rates and other options to help meet very specific needs, so you can find one that's just right for you.

Freedom has great rates and options on all types of Share Certificates to meet your savings needs. Right now, we are offering a [special rate](#) on a 52 week Share or IRA Certificate, Traditional or IRA, at **1.45% APY!*** Visit our website to learn more.

*APY=Annual Percentage Yield. Rate effective January 30, 2018 and is subject to change. Limited time offer. \$5,000 minimum deposit. A penalty will be imposed for early withdrawal that could reduce earnings.

Come Join Us at Freedom's Annual Meeting

Mark your calendars for our upcoming Annual Meeting!

Date: Tuesday, April 10, 2018

Location: Richlin Ballroom
1700 Van Bibber Rd, Edgewood, MD 21040

Time: 7:00-8:00 PM, Doors open at 6:00 PM
Hors d'evours will be provided.

All members are welcome to attend and are asked to RSVP [online](#), at a Freedom branch, or by calling 800-440-4120.

Freedom's New VISA® 0% APR Intro Credit Card



*Annual Percentage Rate

[[Learn More](#)]

Military Saves Week



Freedom is proud to show our support of Military Saves Week, February 26 – March 2. As our way of giving back, we're **matching deposits up to \$50 for new savings accounts!** This offer is available to all Department of Defense employees, contractors, active duty, reserve, National Guard, and retired military personnel and their families. This match offer will be honored until March 15!

•\$50 for Adult savings accounts opened with a \$50 deposit.*

•\$25 for Youth savings accounts opened with a \$25 deposit.*

Don't miss out on this special savings match offer! We thank you for your service.



Bad Weather?

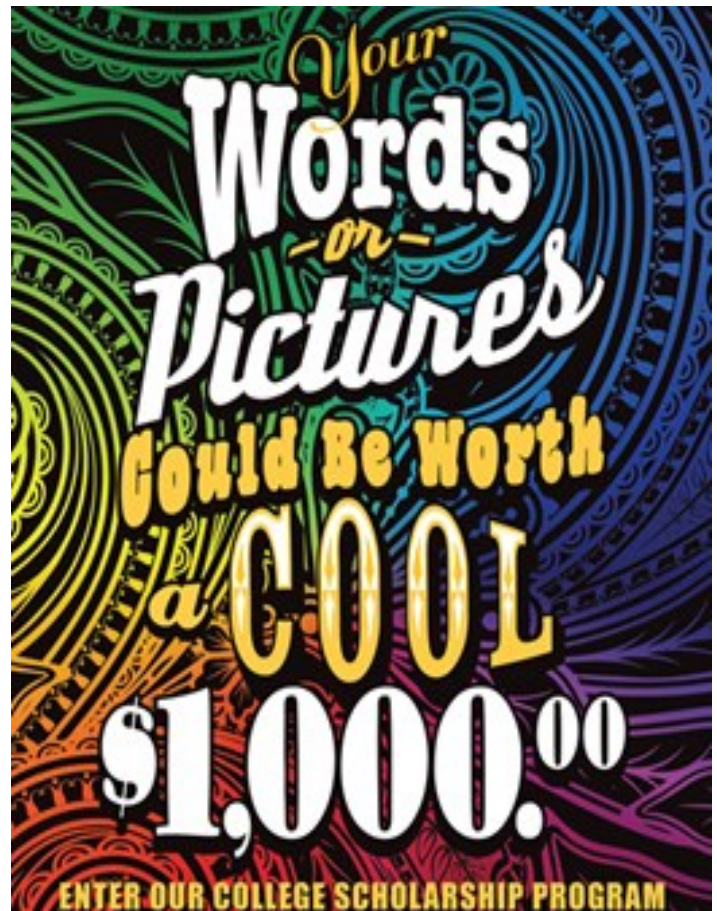
Check on branch closings or late openings by calling 410-420-3131. Also look for announcements online, or on our Facebook or Twitter feeds.

Tax Season Is Here

Save up to \$15 on TurboTax Federal tax products with your Freedom membership discount!

Love My Credit Union
Rewards makes filing
taxes affordable.

intuit.
TurboTax



The Credit Union College Scholarship Program is underway now! The Maryland/DC CU Foundation is once again offering a college scholarship contest for credit union members. Each of the 12, \$1,000-scholarships goes toward college or trade school tuition. Freedom members entering their freshman through senior year of college or trade school are eligible.

Members can apply for one of 12 scholarships in three categories. Options include 10 essay-based scholarships, a video-based scholarship, and one photo-based scholarship. [Click here](#) for additional information and to apply! The deadline for applications is March 31, 2018. Awards will be announced in May 2018.

Contact Us

800-440-4120

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freedomfcu.org



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Check out Freedom's Philosophy Blog – [“Nothing Is Certain”](#) written by Mike MacPherson, President and CEO.

