

August 2018 e-Newsletter

Belong To Something Special



Summer of Freedom

#SummerofFreedomFCU Photo Contest!



Post pictures with your Freedom sunglasses during your summer adventures for the chance to win weekly prizes or a grand prize of \$500!

1. Pick up your free sunglasses at any Freedom Branch
2. Take a fun, creative picture with your Freedom shades
3. Pick your preferred social channel
4. Like or Follow Freedom's page (FreedomFedCU)
5. Post the picture using **#SummerofFreedomFCU**
6. Check back every Friday for weekly winner announcements



See our Contest Rules for full details

Homeruns For Healthy Kids

Partnership with IronBirds Benefits MedStar Pediatrics

Freedom has partnered with the Aberdeen IronBirds and MedStar Health to create *Homeruns for Healthy Kids*. Each time an IronBirds player hits a homerun during the season we'll donate \$100 to benefit services at the MedStar Health Bel Air Medical Campus.

Homeruns for Healthy Kids builds on Freedom's partnership with MedStar Health. To date, we've donated over \$30,000 to MedStar Health to support initiatives benefiting pediatrics and neurological rehabilitation services for children in Bel Air.

Join us in supporting our local team, and our local kids!

Looking for BETTER Certificate Rates?

52-Week Special — 1.65% APY*

25-Month Special — 2.25% APY*

55-Month Special — 2.85 % APY*

(With a low \$300 minimum on all!)

**Freedom. Better savings
with greater returns.**

*APY = Annual Percentage Yield. Rate effective June 1, 2018 and is subject to change. Limited time offer.

Fees could reduce earnings on the account.

A penalty will be imposed for early withdrawal that could reduce earnings. Upon maturity, Special 55-month renews to 48-month Regular Share and IRA Certificate, and Special 25-month renews to 24-month Regular Share and IRA Certificate.

Tying the Financial Knot



When you get married, you tie the knot in more ways than one. In addition to committing to a life together, you're also committing to a life of managing your money together. Regardless of whether you plan to manage your finances separately or jointly, you need to create a game plan before your wedding day.

Reviewing Accounts and Debts

Start by sitting down together and taking a comprehensive...and honest...look at what each of you owes. If you feel tension because one of you has more debt than the other, discuss what you want to do about it.

You'll also want to take a look at each of your credit reports because your credit history will affect your ability to qualify for joint accounts, especially a mortgage. The sooner you know about credit problems, the sooner you can start working together to improve your credit and build a strong financial future.

Setting Financial Goals

Once you know where you stand, talk about where you want to go. Do you want to focus on paying off debt? Saving money for a down payment on a home? Catching up on retirement savings? Going on lots of vacations while you are still young? In the areas where your goals differ, talk through your reasoning with each other until you are on the same page and in agreement on your priorities as a couple.

Deciding Between Joint or Separate Accounts

It is just as common for couples to maintain some separate accounts as it is to join their finances completely, so you should feel free to decide what makes the most sense for your situation and relationship. If you both have joint and separate accounts, you'll want to decide how much you will each contribute to cover shared expenses.

Agreeing on Money Management Rules

The last step is to agree on your rules going forward. Talk about who will be in charge of paying the bills, how you'll manage conflicts over money, and what types of financial decisions you need to discuss together. Whether married, engaged, or in a long term relationship, a conversation about your finances and goals is a conversation worth having.

Freedom Awards STEM Scholarship



Freedom is pleased to be a sponsor of the [Harford County Chamber of Commerce](#) STEM scholarship program.

Meet Haley...

A successful student of [North Harford High School's](#) Natural Resources and Agricultural Sciences Program, Haley blended her passion for animal studies and environmental sustainability into her research. Throughout the research process, Haley was evaluated as having a strong work ethic and was noted on her ability to achieve a level of mastery in areas of scientific methodology and data analysis that is comparable to the work of college students.

In addition to her commitment to biological research, Haley demonstrated leadership skills at both North Harford High School and in the community. Haley juggled multiple part-time jobs for businesses in the North Harford Community while being a leader in the school's German Club and in Future Farmers of America. As an athlete, Haley participated in Varsity Track and Field, Volleyball, and was the team captain of the Varsity Swim Team.

Haley is excited to share and expand her research skills at [Mississippi State University](#) where she will focus on ocean ecology and conservation.

Freedom is thrilled to help support making Haley's dream of preserving ocean life a reality... We wish her the best of luck in her studies and career!

Whatever life brings, whatever you need, Think Freedom!



Anything Loan - as low as 5.49%*

*[freedomfcu.org/anything](#)

Hope in Handbags Collection



Thank you to the members and employees who participated in the Hope in Handbags donation drive. The sale/silent auction event benefits the Harford Family House. Proceeds help provide much needed resources to homeless families with children in Harford County.

The Hope in Handbags event begins with a preview event on Friday, November 2nd (6:00-8:30 PM) and culminates with the main event on Saturday, November 3rd (10:00 AM-3:00 PM) at Bel Air's Reckord Armory.

"Tools for Schools" Collection Drive



This year we are participating in the "Tools for Schools" collection drive to benefit the Harford County Education Foundation (HCEF). It's estimated that 11,000 students in Harford County do not have the basic supplies to get them through the school year. HCEF collects, warehouses and distributes school supplies to the schools and students who need them.

Donation boxes will be set out at all Freedom branches. View branch locations [here](#).

Items needed:

- | | |
|--------------------|-------------------------|
| ◇ Pencils | ◇ Colored Pencils |
| ◇ Markers | ◇ Scissors |
| ◇ Crayons | ◇ Pencil Cases |
| ◇ Glue Sticks | ◇ Binder Pencil Pouches |
| ◇ Pocket Folder | ◇ Backpacks |
| ◇ Protractors | ◇ White Glue |
| ◇ Highlighters | ◇ Index Cards |
| ◇ Ziploc Bags | ◇ Compasses |
| ◇ Rulers | ◇ Dry Erasers |
| ◇ USB Drives | ◇ Composition Notebooks |
| ◇ Loose Leaf Paper | ◇ 3 Hole Binders |
| ◇ Tissues | ◇ Markers |
| ◇ Erasers | ◇ Graphing Calculators |

Staff Volunteer and Local Give-Back



Back row (L-R) Julie Irby, and Jeff Herman
Front row (L-R) Crystal Owens, Joanne Testa, Sharon Rossi, and Holly Downey

Freedom staff volunteered and donated their time to benefit Habitat for Humanity Susquehanna.

Habitat for Humanity's mission is to house those in need by providing low cost homes. The hard work from volunteers and all donations received go to help local residents buy safe, affordable housing in our area. It was a gratifying experience for all the volunteers who graciously donated their time.

You, too, can support Habitat for Humanity Susquehanna. Go online to [Habitat for Humanity Susquehanna's web site](#) to see what it's all about and become a volunteer.

Contact Us

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