

September 2018 e-Newsletter

Belong To Something Special



#SummerofFreedomFCU Contest Winner Announcement

With a whopping 204 votes, we're thrilled to announce the #SummerofFreedomFCU Grand Prize Winner is **Daniel Koncurat**, of Troop 922, for his submission, "Broad Creek Scout Style!" Daniel, you've just won

\$500! Congratulations!



Congratulations to Daniel for his winning picture, Broad Creek Scout Style!

We greatly appreciate all the time, effort, and creativity from everyone who participated. Look for an announcement of our new contest coming this Fall!

Shout-Out to our Top 24 Finalists!



News and Upcoming Events:

Are you in the market to buy or sell a home?



Whether you are just getting started or have been in the market for some time, take advantage of these FREE seminars from Freedom to help you buy or sell a home.

- [Free Home Buying Seminar— Wednesday, Sept. 12th](#)
- [Free Home Selling Seminar— Wednesday, Oct. 3rd](#)

Location: MedStar Health
12 MedStar Blvd, Bel Air, MD

Time: 6:30-8:00 PM

For a personalized 1-on-1 Home Loan Consultation—
Plan to attend one of our **Mortgage Days**

Here's a great opportunity to get a:

- Custom mortgage analysis
- Step-by-step guide to the mortgage process
- Explanation of your home equity options
- Free, easy mortgage prequalification

- **Sept. 7th – Fountain Green and Park Ave. Branches**
- **Sept. 13th – Edgewood Branch**
- **Sept. 14th – Forest Lakes and Swan Creek Branches**

Stop by between 9:00AM - 5:00PM, or email mortgage@freedomfcu.org to schedule an appointment.

- Our next **Shred Day** is coming in October to our Park Avenue Branch. More details will be posted on our website soon.

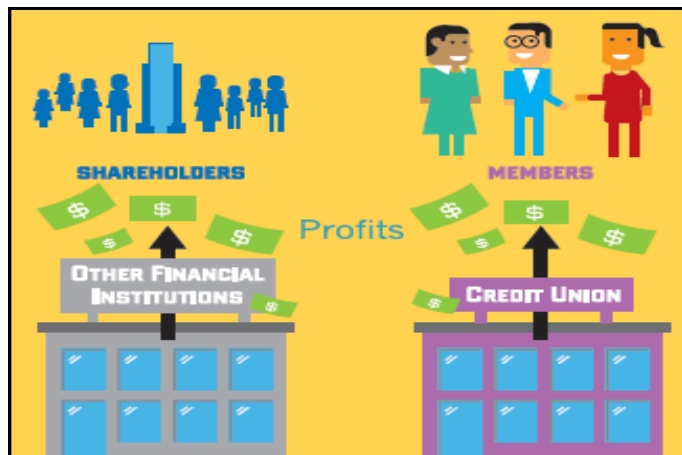


Celebrate the Difference

International Credit Union Day — October 18th

ICU Day is a day when credit unions all over the world celebrate the Credit Union Movement and show appreciation for our members. Credit Unions are not-for-profits with a rich history of putting members' needs first. Help us celebrate the Credit Union Difference!

We will have a drawing, giveaways, snacks, and refreshments at all our branches.



Freedom Staff Volunteer Efforts in Support of HCEF



Pictured—Back: Bill Riffey, Front Row: Dominique Beverley, Ashira Quabili, and Andrea Woodard.

Several Freedom employees volunteered at [Harford County Education Foundation's](#) Resource Center, preparing packages of donated school supplies for the Title 1 elementary schools of [Harford County Public Schools](#). These go-getters counted out over 5,000 pencils among many other goodies! Great job, Team!

"Tools for Schools" Collection Drive

♦ **August 1- September 15**



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 |

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.

Are Kids Sports Draining Your Bank Account?



As autumn nears, so does the beginning of sports tryouts and fall training for kids of all ages. As parents, you want to give your kids the best of everything, but the rising costs of youth sports can price many families out of participation.

Benefits Meet Budget

Teamwork, communication, and leadership are just of the few valuable lessons of youth sports participation. Nowadays, it's equally important to find alternatives to screen time, and outlets for exercise in an increasingly sedentary society.

Costs add up quickly – especially for parents who have more than one child playing competitively. The Simple Dollar reports that parents spend an average of \$671 per year on youth sports per child, with 20 percent of parents spending \$1,000 or more per child.

These costs include a wide range of things, including: facility and enrollment fees, coaches, and equipment. It doesn't include other things that may drive up costs, like: tournament fees, gas for travel, lodging, food for travel, special uniforms and equipment.

Keep Costs in Check

It's beneficial for parents to consider the differences in costs from one sport to the next when enrolling kids in sports. Football and hockey, for instance, require the greatest amount of equipment and often cost more money. That is especially the case when compared to sports like basketball or gymnastics which require little additional equipment.

Recreational and neighborhood leagues can be an affordable alternative for parents seeking broad exposure to several sports, as opposed to travel teams, clubs, and competitive leagues. However, if your child is going to concentrate on one sport and shows promise in it, then you'll want to take a closer look at the costs you should expect.

Article Continues...



Estimates by Sport

USA Today provides an excellent breakdown of approximate costs by sport.

- **Basketball.** With a sturdy pair of sneakers and a good ball, you are ready to get started with basketball. You can often find leagues that cost \$100 or less to join. However, you can get up into the stratosphere with costs going as high as \$1,500 - \$2000 annually if you get your child involved in travel ball and year-round leagues.
- **Swimming.** Unless private coaching becomes necessary, swimming is another sport that can be affordable at lower levels but can grow to \$1,000 to \$2,000 as involvement and competition increases.
- **Soccer.** Recreational soccer can be an inexpensive pursuit, requiring a solid pair of soccer cleats and shin guards. However, when your child becomes part of travel teams and soccer clubs, the costs can soar to \$5,000 per year easily.
- **Baseball.** From gloves and cleats to baseball uniforms, bats, helmets, protective masks, and uniforms, baseball can be a costly pursuit once you leave the coach-pitch leagues – especially when playing competitively. Travel baseball averages out to \$3,700 per year but can exceed \$8,000.
- **Ice Hockey.** Considering skates (which can easily run \$600 a pair), costly ice time, pads, uniforms, and league fees, hockey can easily run more than \$6,000 a season.

Setting Boundaries

Ultimately, as parents, you are going to have to establish a sports and activity budget for each of your children, and work with your kids to choose the best options for them. Including your child in this decision teaches them important life lessons about budgeting money, time, and energy too.

Freedom's Support of HFH



Pictured (L-R):

Heather Lynch, Development Director of Harford Family House, Patrice Ricciardi, Director of Business Development, and Mike MacPherson, President and CEO of Freedom, Robin Tomechko, Executive Director of Harford Family House, Keith Gill, Chief Financial Officer, and Michele Young, Chief Operations Officer of Freedom.

Representatives from [Harford Family House](#) and Freedom Federal Credit Union stand in front of their collection of nearly 300 handbags to support the Hope in Handbags Campaign. [Click to read more.](#) Thank you to all our members who donated!

Check Out Our New Coin Machine At Our Park Avenue Branch!

Looking to cash-in your coins?



The coin machine is available to members for **FREE***.

*Coin machine available to non members for a 7% fee.

Technology Makes Things Better... Sometimes?

I was walking on the trail a couple days ago when my son FaceTime'd me from Portugal. It was just to touch base and let me know everything was fine. From 3,500 miles away it was like he was right next to me. That still amazes me. On the flip side, I made a call the other day from my office phone and had to leave a message. In that message I asked they call my cell phone and left that number, three times, only to have the call retuned to my desk phone because that's what popped up on their caller ID. Forget that I left a detailed message with specific instructions to call my cell. Their systems provided a number so why actually listen to my message.

Technology can be great. It can make life easier, convenient, help get things done faster, and so on, but it can't replace good old-fashioned human interaction and attentiveness. We have the capabilities that allow members to do pretty much anything they want without interacting with a human being, yet they continue to do so. They call on the phone, they come into the branch, they send emails because they have a need. Sometimes the technology alone can meet a need, but other times the need is more than transactional or informational. Members want understanding, compassion, someone to give advice or talk over options with. We are more than order takers; we are financial representatives, experts in our field, people that help our members make better decisions that can have a positive impact on their lives.

There are tremendous benefits to technology. We all need it, and depend on it; but we never lose sight of how important our members are. A cell phone can't shake a hand or show appreciation; a PC can't help you deal with an unexpected life change; a loan system can't explain the benefits and risks of a purchase. There is an art to conversation and a physical and emotional benefit to engagement. Technology is just one tool we use to create the Freedom experience, but we never lose sight of the importance of conversation.

—written by Mike MacPherson, President and CEO.

CU's for Kids Miracle Jeans Day



Freedom's participating in the Annual Credit Unions for Kids Miracle Jeans Day on Wednesday, September 12th!

This event supports the Children's Miracle Network Hospitals. Employees are encouraged to donate \$5 for the opportunity to go "Casual for Kids". The funds support each hospital's greatest needs, which include life-saving research, treatments, equipment and charitable care. Help Freedom reach our goal of \$500 in donations.

Collection boxes available in all Branches.

All Freedom donations will help the Johns Hopkins Children's Hospital, the Children Miracle Network Hospital in our area.

Grow your savings with our
EasySaver account.



Earn 3X Higher Rate Than Our Regular Savings

[Freedomfcu.org/easy](https://freedomfcu.org/easy)

Contact Us

800-440-4120

memberservices@freedomfcu.org

freedomfcu.org



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