

November 2018 e-Newsletter



Belong To Something Special



#FreedomToHelpChallenge

November 2 - December 13

Post pictures of Harford County-based volunteerism for the chance to win a **\$500 donation** to your favorite local charity.



For full contest rules and information visit freedomfcu.org/helpchallenge

Federally Insured by NCUA

#FreedomToHelpChallenge

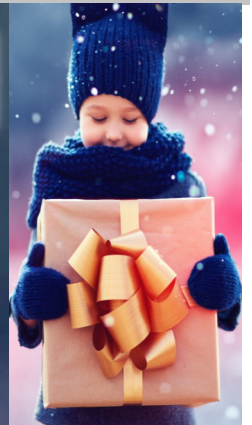


We're challenging everyone to participate in our **#FreedomToHelpChallenge** photo contest. Like or Follow us on Facebook, Twitter, or Instagram, and then post a picture and story of your local volunteer experience using **#FreedomToHelpChallenge** for your chance to win weekly prizes and a grand prize of \$500 for a Harford County non-profit of your choice.

For contest rules go to freedomfcu.org/helpchallenge.

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When you sign up
+ **1,500 points**
Upon first purchase

Total 2,500 points
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freedomfcu.org/3xrewards

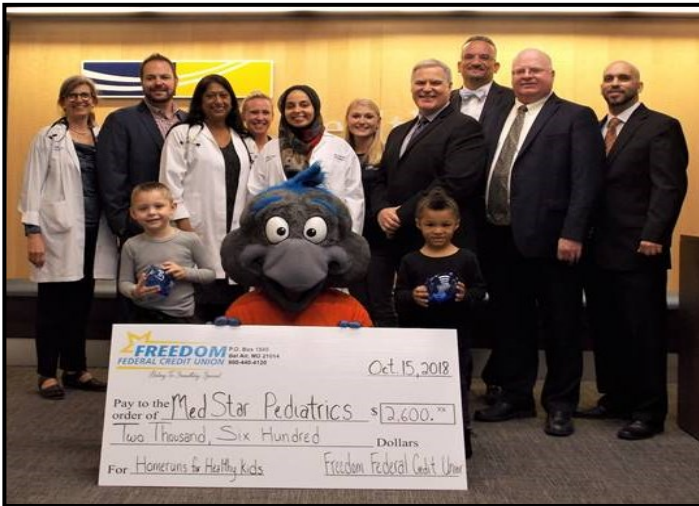
Check Out Our New Coin Machine
At Our Park Avenue Branch!



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

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

Freedom Donates to MedStar Pediatrics – The Homeruns For Healthy Kids Program



Back Row (L to R): Dr. Katherine Hopkins; Matt Slatus, General Manager, Aberdeen IronBirds; Dr. Sunitha Venugopal; Kathleen (Kadie) Southwick, Pediatric Speech Therapist; Dr. Dahlia Halim; Anah Bach, Pediatric Speech Therapist; Mike MacPherson, President & CEO, Freedom Federal Credit Union; Aaron Piccirilli, VP, MedStar Philanthropy Initiatives; Keith Gill, CFO, Freedom Federal Credit Union; Carmen Mirabile, SVP Marketing, Freedom Federal Credit Union

The Aberdeen IronBirds season may be over, but thanks to a new philanthropic partnership with Freedom Federal Credit Union, children will continue to benefit from the efforts of their players. With *Homeruns for Healthy Kids*, for every IronBirds player that hit a homerun during the season, Freedom Federal Credit Union donated \$100 to benefit services for children battling critical and chronic illness at the MedStar Health Bel Air Medical Campus.

Freedom and the Aberdeen IronBirds visited the MedStar Health Bel Air Medical Campus to tour the upgraded pediatric care unit and present \$2,600 in support of the services there.

With *Homeruns for Healthy Kids*, Freedom builds on the existing partnership already established with MedStar Health. To date, Freedom has donated more than \$32,000 to MedStar Health to support initiatives benefitting pediatrics and neurological rehabilitation services for children in Bel Air.



The Empty Stocking Fund



Join Freedom in helping to make the holidays a little brighter for Harford County's families in need. Freedom's annual support of the Empty Stocking Fund is under-way. Bring new, unwrapped toys, or a monetary donation to any of Freedom's five branches to support The Empty Stocking Fund. Collection continues through the end of the year.

Introducing MoneySmart



Freedom now offers a new Online Financial Management Tool,— MoneySmart. With MoneySmart, it is easier than ever to manage your money, monitor spending and actually see where your money goes.

MoneySmart provides:

- A more complete financial picture, with the ability to sync your accounts from more than 17,000 financial institutions
- Ability to automatically tag and categorize transactions, so it's easier to understand spending habits
- Better visual tracking of your progress, reach financial goals quicker and easier
- A cash flow calendar that shows what is coming in and going out

Login to Home Banking and click on the "My Financial" tab to start using today!

Don't Let The Holidays Bust Your Budget



The song says, "it's the most wonderful time of the year", but if money is tight for you, Thanksgiving, Black Friday, and Christmas can make it very difficult to avoid spending outside of your budget. Although it may seem like a good idea to splurge for friends and family (or yourself) on that perfect gift, you will end up paying for it later (literally) if you don't plan effectively for your holiday shopping. Below are some useful tips to help you make some smart spending choices during the holiday shopping season.

Set an overall budget: Before you spend a penny this holiday season, take a realistic look at your finances and determine how much money you can afford to spend. If you are committed to not going into debt, you will need to use money you have saved up during the year. If you haven't saved any, determine what ways you have to be able to pay for your purchases that won't put you in debt (0% interest rate credit card, gift cards you received, money made through consignment, etc.) Write down your spending limit and use this number to guide your other decisions.

Shop sales and get creative to stick to your spending limits: Once you have your budget, you still need to figure out how to get everybody a gift they will enjoy for the amount you can afford to spend. Get out the holiday sales ads, shop at garage sales or thrift stores, or put your money-saving skills to work so you can give each person a meaningful gift. If you happen to find the perfect gift for less than you have budgeted, then you can add the money to another person's budgeted amount.

Allocate money to travel, entertainment, decorations and holiday meals: Determine how much you will need to spend on traveling, whether that be on gas or airfare, and entertaining, whether hosting dinners or parties, or just expenses in attending parties. Then count-up what you will spend on decorations, including the tree, wreaths, lights, and table decorations.

Set a spending limit for each person on your list: Although it is tempting to just write down what you want to get for each person, the better way to approach your list is to first decide how much you can spend on each person.

In addition to your immediate and extended family, include any friends, co-workers, neighbors, and service people for whom you would like to give something. And remember, not everything needs to be a lavish, expensive gift. Inexpensive, yet thoughtful, personal gifts can have even more impact.

Don't be afraid of homemade gifts: Sometimes the best gifts you can come up with are going to be homemade ones. Get creative making Christmas ornaments, knitted scarves, photo collages, or baking cookies. These types of gifts are usually very well received, and it can actually be very relaxing to take a break from the craziness of holiday shopping.

Rack Up the Rewards: Shop smarter by using a credit card that offers better rewards during the holiday season. Look for a card that offers double or triple the rewards points on your purchases. Earn extra cash back or gift cards that will really help to buffer the expense of the Holidays.

Holiday shopping doesn't need to break your bank account. Shop smart, get creative, and enjoy the simple pleasures of just being with family and friends.

Thanks For Helping Us Celebrate International Credit Union Day

We'd like to thank everyone who helped us celebrate and participated in CU Day Post Sharing Contest.



Upcoming Holiday Closings



Mon, November 12—Veterans Day (Branches closed)
Thurs, November 22—Thanksgiving (Branches closed)
Mon, December 24—Christmas Eve (Closing at 1:00PM)
Tues, December 25—Christmas (Branches closed)
Mon, December 31—New Years Eve (Closing at 1:00PM)
Tues, January 1—New Years Day (Branches closed)

Contact Us

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