



February 2019 e-Newsletter



Come Join Us at Our Annual Meeting

Mark your calendars for our upcoming Annual Meeting!

Date: Tuesday, April 9, 2019

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

Time: 7:00-8:00 PM, Doors open at 6:00 PM

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

Hors d'oeuvres will be provided.

We look forward to seeing you on April 9!

Are You Getting the Most Out of Your Credit Cards?

With Freedom's Visa Platinum and Platinum Rewards credit cards you get **0% interest rate for 15 months, including balance transfers! * and NO annual fee**

And with the Platinum Rewards credit card, you also get:

- 3X CU Rewards points on restaurants, 2X points on gas, groceries, and 1X points for everything else
- Redeemable for your choice: 1% CASH BACK, a wide variety of premium merchandise, travel discounts, or gift cards
- **BONUS:** Get 1,000 points when you get the card, and 1,500 points with your first transaction.

[APPLY TODAY!](#)

* Rates, terms and conditions are subject to change without notice. Credit card approval depends on credit-worthiness and other qualifications. Balance transfer fee is 3.0%. After the introductory period, a low variable rate applies ranging from 9.99% - 18.00%.

Knock Out High Interest Debt!

Get a Freedom Debt Consolidation Loan as low as 5.49% APR*

Now is the best time to knock out your high interest debt. Freedom's **Debt Consolidation Loan** gives you the financial freedom you need by consolidating high interest debt into one easy, fixed low monthly payment.

For a limited time, Freedom is offering a Debt Consolidation Loan as low as 5.49% APR!*

[Learn More and Apply!](#)

*APR (Annual Percentage Rate) effective 01/07/19, subject to credit approval and based on automated payment and eStatement enrollment. Without automated payments, the rate is 0.25% higher. Rate and loan amount may vary depending on credit score. Other rates and terms available. Offer may be withdrawn at any time. Membership eligibility requirements apply. Not all applicants will qualify for the lowest rate.





Freedom is proud to show our support of Military Saves Week, February 26th to March 2nd.

As our way of giving back, we're matching deposits up to \$100 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.

- Up to \$100 match for new adult savings accounts
- Up to \$50 match on new Youth savings accounts

Don't miss out on this special savings match which will be honored until March 31!

New Membership Savings Account offer from 02/25/19 to 03/31/19. \$1 minimum to open a savings account for new members. Bonus of up to \$100, paid at time of account opening, will be deposited into savings account and must stay in the account for 90 days. Offer applies to new memberships only. Membership eligibility applies.

“Ya Gotta Eat”— So, How Can You Save?

Post-holiday bills may have you thinking you need to spend less. But some items in your budget aren't negotiable, like food and groceries. Below are some tips you can take to trim your food expenses.

Eat Out Less —This is an obvious one, but eating out frequently adds cost and can lead to unhealthy food choices. Not spending that \$5.00 at lunch each work day will save you around \$1,200 each year!

Plan Meals—Serving home-cooked meals reduces your grocery budget and can be a healthy alternative to fast food. Consider these to get started:

- Decide how you want to do your meal planning—weekly, bi-weekly, monthly. If you're new to meal planning, start with a weekly plan until you get the hang of it.
- Make a list of your family's regular and favorite meals, including side dishes to go along with entrees; for example, spaghetti and meatballs with salad and garlic bread, or tacos and beans.
- Get a calendar and grab that meal list. Start by assigning a meal for each day (Monday-meatless, Tuesday-casserole, etc.) to make it easier to plan. Be flexible--you can switch around dinners if schedules change or you're just not in the mood for tacos!
- Create a grocery list around your meal plan. Check your pantry and freezer to make sure you don't already have the items on your list. Check local grocery store ads for sales on the items you need. And buy seasonal fruits and vegetables.



Make Extra When You Do Cook—A USDA study found that half of the money Americans spend on food goes toward convenience foods. Save yourself the cost by making more when you cook from scratch. Making pizza? Bake an extra few pies – then slice and freeze. Make an extra-large pot of soup and fill your freezer with zipper bags portioned for future meals. Cookies? Triple the dough and freeze. You get the idea.

Portion Snacks Yourself—There's no need increase costs by purchasing pre-portioned foods. Buying small bags of chips instead of one family-sized bag, or a single-portion bag of baby carrots instead of a larger one, can sometimes mean you're paying a markup, on average, of 75%! Beat the system by creating your own servings. Buy the extra-large bags of chips or baby carrots and measure out your own portions into small zippered snack bags. Now, you'll have all the convenience you need without paying the price.

Tax Season Is Here

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



[Get TurboTax](#)



Introducing LoanFlex!

Lower Your Freedom Federal Credit Union Auto Loan Payment in Minutes!

Freedom is pleased to offer our brand new service, LoanFlex. If you have an eligible Freedom auto loan, LoanFlex will allow you to lower your monthly auto loan payment in just a few minutes, from any device, and without the cost of refinancing your loan. With LoanFlex, you control your payment online.

- Extend your term
- Lower your monthly payment
- Save money with no refinance fees

Extending your auto loan term is easy. LoanFlex will display your current auto loan details. Adjust your payment period as you like, and we will show you the updated rate and payment in real-time. The whole process is completed securely online and in just a few clicks.

There's nothing for you to do now. All members with eligible auto loans will be notified by email or letter.

LoanFlex is another great reason to secure your auto financing through Freedom.

To learn more, go to freedomfcu.org/loanflex

*LoanFlex will result in the reduction of your monthly payment only. The extended term will result in an increase in the finance charges assessed over the life of your loan. The amount of increase will depend on the term you select. Refer to the Modification Agreement for additional details.

Freedom's Anything Loan from 5.49% APR*

Sometimes you just need a little extra money to cover life's unexpected situations. Freedom's Anything Loan makes it easy to cover those unexpected healthcare bills, emergency repairs, or whatever life brings.

Whatever You Need, Freedom Federal Credit Union, Has You Covered.

[Learn More and Apply!](#)

Some restrictions may apply. Rates available on approved credit. Not all applicants will qualify for the lowest rate.

* APR = Annual Percentage Rate.. All rates are subject to change. 5.49% rate is with automated payment and e-Statement enrollment, and is based on 36 month term, \$2,500 up to \$25,000.



Bad Weather?

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

February [Holiday Closing](#):



**President's Day
Monday, February 18**

Contact Us

800-440-4120

Memberservices@freedomfcu.org

freedomfcu.org



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Happy with your Freedom Experience? Consider writing us a review on our [Facebook](#) page.

