

# March 2019 e-Newsletter



## Golden Apple Education Awards Now Open

**Now accepting entries for the 2019 awards!**

We are now accepting entries for this year's Golden Apple Educator Award. If you are a Harford County teacher, administrator, or school support employee, you are eligible to apply to win one of three cash prizes from Freedom.

To enter, submit an entry form and essay. The essay must describe how you would use the funds and why you should be the one to win! Scoring favors proposals demonstrating the greatest impact on local schools, classes, and/or the community at large. The winning entry receives a \$2,000 award. Freedom will also award 2nd and 3rd place selections of \$500 each. [Visit our website](#) to learn more and download the entry form. Deadline for entries is **May 1, 2019**.



Our **Golden Apple Program** recognizes the dedicated efforts of teachers, support staff, and all members of the education community. All active or retired teachers, administrators, and school support personnel are eligible to enroll in and take advantage of this unique program.

## Join Us for Our Annual Meeting

Mark your calendars!

**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!**

## Tax Season Is Here

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



**[Get Turbo Tax Today!](#)**

## 5 Common Tax Mistakes to Avoid

1. **Faulty Math** – A small miscalculation can throw off all your numbers and get you into trouble with the IRS.
2. **Name Changes and Misspellings** – If you've recently changed your legal name, let the Social Security Administration know.
3. **Omitting Extra Income** – If you've taken any side jobs during the year, fill out a 1099-MISC and file it along with your taxes.

4. **Recent Tax Law Changes** – When preparing your taxes, be sure to file according to the most recent laws.

5. **Signing Your Forms** – If filing the old-fashioned way, put your signature wherever required. If filing online, you can use a PIN instead.



## How Are Your Resolutions Coming?

### Pay for Your Bad Habits

Kick a **bad habit** and **save money** at the same time by cutting the habit and **putting \$1** into a glass jar every time you slip. Lose the habit and save a bundle **faster than you thought possible!**



## 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.

## 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](http://freedomfcu.org/loanflex).

\*LoanFlex will result in the reduction of your monthly payment only. Before choosing to lower your payment, be aware that 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.



## **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.



## **Jumbo Rates. Jumbo Returns.**



**42-Month Jumbo Share &  
Jumbo IRA Certificates  
3.00% APY\***

[Learn More and Apply](#)

\* APY is Annual Percentage Yield. External Savings Rate and is subject to change. Limited time offer. Minimum \$50,000 deposit. Fees could reduce earnings on the account. A penalty will be imposed for early withdrawal that could reduce earnings. Upon maturity a Special 42-Month Jumbo Certificate renews to a 36-Month Jumbo Share or Jumbo IRA Certificate.

All accounts insured by the National Credit Union Administration (NCUA). The National Credit Union Share Insurance Fund (NCUSIF) protects aggregate savings up to at least \$250,000 in your regular Share Savings, Certificates, Checking, and Coverdell ESA accounts.



## **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.



## **Contact Us**

800-440-4120

[Memberservices@freedomfcu.org](mailto:Memberservices@freedomfcu.org)  
[freedomfcu.org](http://freedomfcu.org)



## **Stay Connected with Freedom!**

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

