

# Member Newsletter

MAY 2019



## IN THIS EDITION...

- A note from our CEO
  - A chance to win a \$25.00 Visa Gift Card
  - Tips and Tricks for Spring Cleaning
  - A special Credit Union offer from the Orioles
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

[www.freedomfcu.org](http://www.freedomfcu.org)

## YOUR STORY STARTS WITH FREEDOM

A note from our President and CEO, Mike MacPherson

I want to tell you and, in turn, have you tell others, just how amazing it is to be part of Freedom. The numbers show we're part of a strong financial institution headed in the right direction, but the thing everyone needs to know is that Freedom is living the credit union philosophy.

We realize providing access to the financial products and services people need or want is essential; we realize providing those products and services at the most reasonable rates and fees is an obligation; and we realize ensuring convenient access with branches, over the phone or through online and mobile banking is a priority.

Beyond that, however, is that our commitment to people helping people; to fair and honest transactions, to integrity and trustworthiness...

*cont. on pg. 2*

*"Your Story Starts With Freedom" - cont. from pg. 1*

...and a pledge to do what is right by our employees, our members and our community is the true lifeblood of Freedom. When we put people first, Freedom thrives. Our strategic focus of member and employee experience has helped drive the financial strength of Freedom.

When we promote Freedom we use words like trust, partner, member-first financial solutions and others like them, to share our story because one of our biggest challenges is awareness. Despite all the marketing, commercials, community involvement, word of mouth, people still don't understand the Freedom difference, the benefit of banking at Freedom. They don't know that we do mortgage or commercial lending, they don't realize we have the same technologies and accessibility as a large national bank. They don't realize that too big to fail often means too big to care for people as individuals, to hear their story and do the best to help them achieve their goals...

### **"at Freedom, we strive to be one of the helpers."**

There are a lot of scary things; people focused on 'me' rather than 'we' and financial institutions or businesses putting self-interest before people's well-being. That's why at Freedom, we strive to be one of the helpers. We make it our mission to help by providing quality, affordable, cutting edge services and products for our members and being a partner in the community. Whether its planning for retirement, setting a budget, buying a first home or new car, helping with medical or education expenses, taking a well-deserved vacation, or supporting philanthropic and charitable endeavors to make our community better and improve the lives of our neighbors. I think the theme of our recent Annual Meeting says it best: "Your story starts with Freedom."

Carry that message from here, because when you share your experience, and as more members join and benefit from all we have to offer, the more we can and will continue to evolve, thrive and grow. Just as our members' story starts with Freedom, our story endures because of them.

-Mike



**Mike MacPherson** is the president & CEO of Freedom. Mike is passionate about the Credit Union Difference, and enjoys sharing his thoughts and ideas with members.

For more of Mike's musings, click [HERE](#)

### **FREEDOM IN THE COMMUNITY**

One of the ways Freedom is helping in the community is by initiating donations for local causes. From May 15 to July 15, you can find collection bins in each of our branches, supporting The Humane Society! Check out our Facebook page for more information on how to donate, and to find out what items are needed most.



## GET A FREEDOM ANYTHING LOAN AS LOW AS 4.99% APR\*

**...And We Mean Anything!**

We know not everything fits in a specific loan category, so we offer an Anything Loan to help fund whatever it is you may need.

**Learn More and Apply!**



## Golden Apple

Harford County school employees are eligible for Freedom's **Golden Apple** programs.

**EARN A  
\$100  
BONUS**

**FREEDOM**  
FEDERAL CREDIT UNION  
*Belong To Something Special*

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## FREEDOM'S GOLDEN APPLE PROGRAM

Are you a Harford County Education Employee? If so, you could be eligible to receive a \$100.00 Bonus from Freedom! Want to find out more?

Click the link below!

**Golden Apple Program**

\*APR (Annual Percentage Rate) effective 04/01/19, 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'S WEBSITE REFRESH

This month, Freedom will launch a newly refreshed homepage, based on member feedback. You will find that the information you are looking for is more accessible and user-friendly.

We heard what you were saying and agree that it should take fewer clicks for you to get where you need to be.

With the new homepage, details on products, rates and services, forms, branch/ATM locations (and so much more!) will be easier to locate, and only a few clicks away.

We have also improved your overall browsing experience for every device. Whether you're pulling up our page on your laptop, PC, tablet or smartphone, this refresh gives you a more personal and streamlined experience.

Updates will continue to come as we work to improve the navigation features, as well as reorganize information to meet your needs. These enhancements will not change your access to Home Banking, and you will be able to utilize our home and mobile features without interruption.

Want to see our progress? Be on the lookout at [www.freedomfcu.org](http://www.freedomfcu.org) throughout the month of May!





# TIPS AND TRICKS

*Spring Edition*

Spring is here! Time to roll up your sleeves and whip your home into shape.

Use these cleaning hacks to help banish those dust bunnies without spending a fortune on cleaning solutions and organizers.

## DIY Cleansers

- Use a lemon for cleaning stainless steel sinks and faucets.
- Steam-clean your microwave.
- Use coffee filters for your monitors and screens.
- Clean your shower heads with white vinegar.

## Tips and Tricks

- Use a lint roller to dust.
- Use a window squeegee to scrape pet hair off your carpet.
- Use a hair dryer to get rid of water rings.

Happy Cleaning!



## Maryland Credit Unions Ticket Offer

June 28 at 7:05 PM vs. Cleveland Indians

Orioles Floppy Hat Presented by Miller Lite | First 20,000 Fans 21 & Over

Friday Fireworks and Music

Presented by Maryland Credit Unions | All Fans (Postgame)

Lower Box Section 6-14, 60-64: \$41\*

Left Field Lower Box Sections 66-86: \$33\*

Upper Reserve Sections 306-364: \$16\*

\*There is an additional 10% service charge per ticket.

For any questions or accessible seating, please call  
410.547.6284

**CHECK OUT OUR [WEBSITE](#) FOR MORE  
INFORMATION AND INSTRUCTIONS ON HOW TO  
PURCHASE TICKETS**



We will be accepting entries for the Golden Apple Award Until May 30th, 2019!



Click [here](#) to learn more and download the entry form.



*Belong To Something Special*

P.O. Box 1545 Bel Air, MD  
21014 | 800-440-4120  
freedomfcu.org  
Inclement Weather Hotline:  
410-420-3131

## Want to Win \$25.00?

Of course you do. Click [HERE](#) and fill out the form to be entered to win a \$25.00 Visa® Gift Card\* -- just for reading this newsletter!

\*Must be 18 or older to enter. Employees and Members of the Board of Directors of FFCU are not eligible to win. Drawing runs from 5/2/2019 until 5/31/2019

## MORTGAGE DAYS

Are you ready to purchase a home? Are you just looking to learn more about your mortgage options? Join us for one of our upcoming Mortgage Days for a personalized 1-on-1 Home Loan Consultation. 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 pre-qualification

### Swan Creek Branch

Friday, May 3rd

9:00am – 6:30pm

Register: <https://mbr411.com/7sf6x>

### Forest Lakes Branch

Friday, May 3rd

9:00am – 6:30pm

Register: <https://mbr411.com/jnqyo>

**Attend one of our Mortgage Days and be automatically entered to win a \$100 Visa gift card!**

## BRANCHES

For hours and ATM info, visit [freedomfcu.org](http://freedomfcu.org)

### Park Avenue

2019 Emmorton Rd  
Bel Air, MD 21015

### Forest Lakes

1990 Rock Spring Rd  
Forest Hill, MD 21050

### Swan Creek

1830-C Pulaski Hwy  
Havre de Grace, MD  
21078

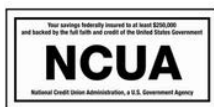
### Fountain Green

1304 Churchville Rd  
Bel Air, MD 21014

### Edgewood\*

8213 Hoadley Rd,  
Building E 5002  
Gunpowder, MD  
21010

\*Access restricted to APG  
Base personnel and visitors.



Happy with your Freedom experience? Consider writing us a review on our **Facebook** page.