



Member Newsletter

JUNE 2019



IN THIS EDITION...

- Learn More About the Credit Union Difference
 - A Chance to Win a \$25.00 Visa Gift Card
 - Helpful tips for saving on vacations
 - #SummerofFreedomFCU Contest Information
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org



SUMMEROFFREEDOMFCU IS BACK!

You could win weekly prizes, or the Grand Prize of \$1,000!

Head to our [website](http://www.freedomfcu.org) for the full rules and details for the #SummerofFreedomFCU photo contest, then stop by any Freedom branch to pick up your free pair of shades. Happy summer!

*Must be 18 or older to enter. Employees and Members of the Board of Directors of FFCU are not eligible to win monetary prize. Contest runs from 6/14/2019 until 8/8/2019

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!



SHRED DAY SUCCESS

Thanks to everyone who came out on May 11th to participate in our Shred Day event. We shredded over FOUR TONS of documents! Congratulations to John Ness, the winner of the \$50.00 Visa Gift Card. Be sure to check back for dates for the next Shred Day.



*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 Offer may be withdrawn at any time.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.

CHECK OUT OUR NEW HOMEPAGE!

Freedom has launched our newly refreshed homepage, making it faster and easier than before to find the information you need.

Updates will continue to come as we work to improve the navigation features and reorganize information to meet your needs.

These enhancements will not change your access to Home Banking, and you will be able to continue to utilize our home and mobile features without any interruption. We hope these updates are as exciting to you as they are to us! Head to FreedomFCU.org to see the changes.



Protecting the Credit Union Difference



What We Do, and Why it Matters.

As a member of Freedom Federal Credit Union, you have already made the smart decision to protect your family's financial future with a financial institution that cares about YOU.

Freedom is a not-for-profit financial cooperative owned by members like you. Because we are not-for-profit and owned by our members, credit unions are tax exempt.

We don't answer to Wall Street investors or worry about generating returns for stockholders. Credit Unions are invested in local communities and local businesses-- not in the stock market. Our only concern is providing high-quality services and products to our members at the most affordable rates possible. That's why we return any gains to you through lower interest rates on loans, higher rates on savings, and through technology and services to make access to your accounts more convenient.

The for-profit banks don't like our member-driven cooperative model. They do not like consumer competition from credit unions and our commitment to helping grow the middle class, unlike their singular goal of padding banking industry profits.

Nothing is more powerful to elected officials than when they hear from their constituents. Your voice, as a credit union member, is more effective than any bank lobbyist. As one of 115 million credit union members across the country, your opinion matters.

THANK YOU for being a member of Freedom, and for helping us continue the fight for the protection of credit unions.

TIPS AND TRICKS

SUMMER VACATION SAVINGS

It's hard to think of the word 'summer' without adding the word 'vacation' right after. Whether traveling locally or overseas, check out our tips below for ways to save!

- **Time it right.** Experts say the sweet spot for cheapest flight booking is 54 days before your travel date.
- **Clear your cache** before every new flight search. This way, airlines can't inflate the prices they offer you based on your browser history.
- **Never pay full price.** Check sites like Groupon.com for deep discounts at local eateries and entertainment centers.
- **Freebie fun.** Search local sites and blogs for write-ups about free things to do near your destination.
- **Save your mega event** for the last day. Finish your vacation on a high note by saving your most exciting event for the last day of your trip.
- **Bring your FFCU Sunglasses** for a chance to win \$1,000. Check out our #SummerofFreedomFCU contest on page 3 - it pays to take a vacation during the #SummerofFreedom!

Happy travels!



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**

HUMANE SOCIETY DONATIONS

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.



HITS FOR HEALTHY KIDS



Freedom is proud to announce their new partnership with the Aberdeen IronBirds and Upper Chesapeake Health to create Hits for Healthy Kids.

Each time an IronBirds player gets a hit in a home game during the regular season, Freedom will donate \$10 to benefit services for children at the Upper Chesapeake Health Campus in Bel Air.

More information on special events to promote our Hits for Healthy Kids partnership will take place throughout the season, and will be posted on our website and Facebook page.

Join us in supporting our local team, and our local kids!

Want to Win \$25.00?

Of course you do. Find the Green Dollar Sign (\$), hidden on a page in this newsletter. Click [HERE](#) to tell us which article it was in and you will be entered to win a \$25.00 Visa® Gift Card* -- Good luck!

CONGRATULATIONS to last month's winner,
MARIANNE KUNKEL!

*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 6/1/2019 until 6/30/2019



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

BRANCHES

For hours and ATM info,
visit 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

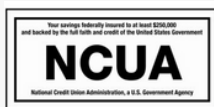
Fountain Green

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.