

# Member Newsletter

JULY 2019



## IN THIS EDITION...

- Tips for Summer Safety
- Opportunity to Support the Humane Society
- #SummerofFreedomFCU
- Great News for Business Owners
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

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

## BEING A MEMBER AT FREEDOM COMES WITH ALL KINDS OF PERKS...

...Like this Freedom-Exclusive offer from the Aberdeen IronBirds! The Aberdeen IronBirds season is in full swing and Freedom members can enjoy a special offer to attend an upcoming game. Freedom members can buy one ticket and get a second ticket free for any Friday, Saturday or Sunday game. Click [HERE](#) for more info.

## 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,  
**PHILLIP P.!**

\*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 7/1/2019 until 7/31/2019

## 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.



## LOOKING FOR A STUDENT LOAN?

### We've Got You Covered!

Freedom has partnered with Sallie Mae to offer Student Loan options that are designed specifically for you\*! Click the link below for more information.

**Freedom x Sallie Mae**



## 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!**



\*These loans are made by Sallie Mae Bank or a lender partner. Freedom Federal Credit Union is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers. Visit <https://www.freedomfcu.org/personal/personal-loans/student-loans/> for full details and disclosures.

\*\*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.

## HITS FOR HEALTHY KIDS

Hits for Healthy Kids, our new partnership with the Aberdeen IronBirds and Upper Chesapeake Health, is going on now!

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.



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

# SUMMER SAFETY

Tips and tricks for a safe, healthy and fun summer.

## TIPS FOR A SAFE, FUN AND HEALTHY SUMMER

### 1 in 5 WATER SAFETY

The National Safety Council says more than 1 in 5 drowning victims are 14 or under. Practice safe swimming habits and never leave your kids unattended.



### STAY HYDRATED



### 8 x 8

Hydration is a crucial part of summer safety. Eight 8 oz. glasses per day is recommended.

### 18,500

### FIRE HAZARDS

Fireworks cause over 18,000 fires each year. It's important to adhere to the proper precautions, and leave the big displays to the professionals.



### SUN AND HEAT



### 15+

Experts recommend SPF of 15 or higher, and it's a good idea to reapply every 2 hours.

### ENJOY YOUR SUMMER

Whether you're looking forward to a vacation, a staycation, or just the chance for some fun in the sun, make sure the safety of your loved ones is a top priority!

## RDC DESKTOP: CHANGES COMING SOON

You'll see our new look on July 8th, 2019.

We are updating the Desktop version of Remote Deposit Capture to give it a new look! RDC for Mobile will not be impacted. Questions? Feel free to [Contact Us](#).

The screenshot shows a web browser window with the Freedom Federal Credit Union logo and tagline 'Being To Something Special'. Below the logo is a 'New Deposit' form with a table for items and amounts. The table has columns for 'Items', 'Amount', and 'Actions'. The first row shows '0' items and '\$0.00' amount. There are buttons for 'SCAN', 'LOAD', 'DELETE', and 'SUBMIT'. At the bottom, there are logos for NCUA and a Lender, and a copyright notice for 2019.

Items	Amount	Actions
0	\$0.00	SCAN LOAD DELETE SUBMIT

NCUA LENDER Copyright © 2019, Freedom Federal Credit Union



"WHY DON'T YOU PUT YOUR CARD IN ONE MORE TIME? YOU MIGHT WIN A BONUS ROUND!"

## NOT YET A FREEDOM CREDIT CARD HOLDER?

You should be!

Apply today and get the convenience and flexibility of 0% financing for 15 months on new purchases and balance transfers\*.

Apply [HERE](#)

\*Applies to purchases and balance transfers done in the first 90 days after the new VISA credit card account is opened. A 3% balance transfer fee is applicable to these balance transfers. Rates are available on approved credit. Not all applicants will qualify for the lowest rate. Other fees may apply. No finance charges on new card purchases if the balance is paid in full each month within 25 days of the billing date.





## Jumbo Rates. Jumbo Returns. 42-Month Jumbo Share & Jumbo IRA Certificates 3.00% APY\*

\* 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.

## 5 REASONS TO OPEN A MONEY MARKET ACCOUNT

What if you could take everything you love about your savings account and combine it with the best parts of your checking account? Good news: with a Money Market Account, you can! Read on to find out if a Money Market could be right for you.

1. **Security** – Funds in your money market account, like any deposit account, are insured by the NCUA up to \$250,000.
2. **Accessibility** – Money market accounts have no maturity date. You can access the funds at any time, typically without penalty.
3. **High Earning Rates** – Money market accounts offer a dividend rate that surpasses your typical savings account. Give your money its best chance at growth!
4. **Debit Card Access** – You can make a payment with your money market account funds by using a debit card. Super convenient!

Interested? Head to our [website](#) for more information. Ready to get started with your new Money Market Account? Call, click, or stop by today!



Contest Winner: Week 1



Contest Winner: Week 2

## # SUMMEROFFREEDOMFCU IS BACK!

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

Head to our [website](#) for the full rules and details of 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



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

Freedom now offers a new home buying and selling program, HomeAdvantage powered by CU Realty Services.

HomeAdvantage is designed to simplify the home buying and selling process, while saving you money, time and effort.

With Freedom and HomeAdvantage, you can:

- Find a local HomeAdvantage™ real estate agent that's perfect for you – someone who can help you buy or sell (or both!)
- Earn an average of \$1,500 in cash rewards after you close
- Search for homes online using the most current MLS home listings
- Save your favorite searches and get updates when new properties become available
- Compare recent home sales
- Research neighborhood demographics such as weather, schools, crime rates, etc...
- Get support seven days a week—whenever and wherever you need it

*Interested in learning more about HomeAdvantage? Click [here](#)!*

## BUSINESS BANKING



Looking to finance or expand your small business? Get the low down on business loans from our SVP of Business Banking, Bob Wehland.

Bob was recently interviewed by I95 Business Magazine. If you're a business owner, you won't want to miss this! Check it out [HERE](#).

## 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

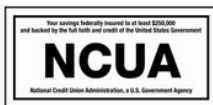
### Fountain Green

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.