



Member Newsletter

AUGUST 2019



IN THIS EDITION...

- Learn How You Can Love Your Mortgage
- Help Us Stuff the Bus!
- Our New Financial Education Center
- Financial Planning with The Kelly Group
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org

SEARCH, BUY, SELL AND SAVE ON YOUR NEXT HOME WITH **HOMEADVANTAGE™**

Freedom's HomeAdvantage program is designed to simplify the home buying and selling process. 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

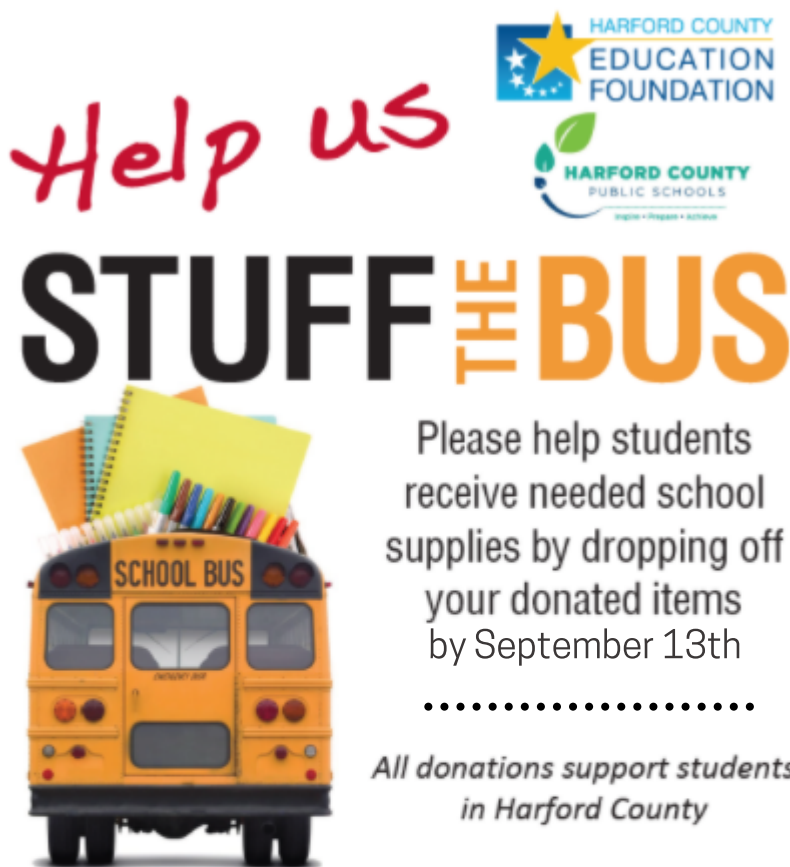
Interested in learning more about HomeAdvantage? Click [HERE!](#)

STUFF THE BUS x FFCU = DONATIONS NEEDED

Help us provide Harford County Students with the supplies they need for academic success!

Back-to-School season is upon us, and the schools need your help.

Interested in donating? Drop off items from the list below at any one of our 5 branches!



Please help students receive needed school supplies by dropping off your donated items by September 13th

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All donations support students in Harford County

Items Needed:

Pencils • Markers • Crayons • Glue Sticks
Pocket Folders • Protractors • Highlighters
Compasses • Dry Erase Markers
Colored Pencils • USB Drives • Loose Leaf Paper
Tissues • Ziploc Bags • Erasers
Graphing Calculators • Composition Notebooks
3 Hole Binders (1.5") (3") • Scissors
Pencil Cases • Binder Pencil Pouches
Backpacks • White Glue • Index Cards

www.harfordeducation.org

FINANCIAL PLANNING FOR A BETTER YOU

Are you in need of professional, guided Financial Planning and Investment Services?



Freedom is pleased to offer Financial Planning and Investment Management services through our trusted partner, **The Kelly Group**.

The Kelly Group's experienced and dedicated Team of professionals provides a variety of financial planning and management services, all with one aim in mind: to help you and your family achieve your financial goals.

- Retirement Planning
- Estate and Elder Care Planning
- Education Savings
- Insurance Planning
- Investment Management
- Medicare-Related Decisions

We know that choosing a financial advisor is a decision you do not take lightly. This new partnership will ensure that The Kelly Group provides Freedom members the same level of personalized, dedicated service that our members are accustomed to.

To learn more about this service, click [HERE](#)

Freedom Federal Credit Union does not represent either The Kelly Group or the member if the two enter a relationship. Freedom Federal Credit Union is a separate entity from The Kelly Group. Investment Advisory Services offered through Investment Advisor Representatives of Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser, and Securities offered through Registered Representatives of Cambridge Investment Research, Inc. Investment, are not NCUA Insured and may lose value.

5 Reasons to Love Your Mortgage

1.) **Your mortgage can improve your credit score.** Mortgages are seen as “good debt” by creditors. Paying a mortgage each month makes you look like a responsible user of credit.

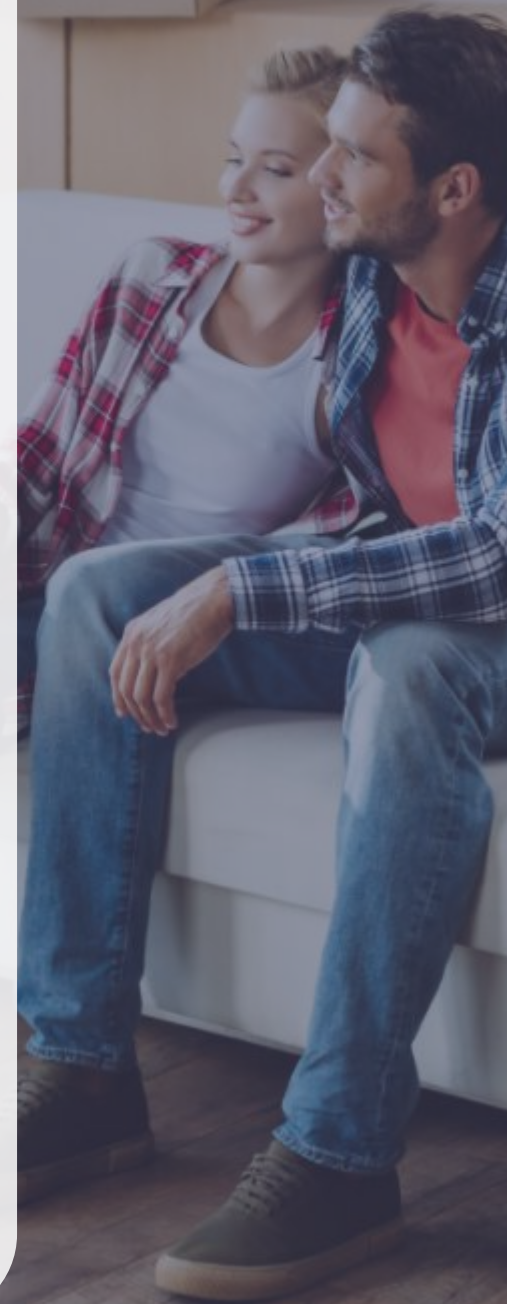
2.) **It's the lowest interest rate loan you'll ever get.** Mortgage loans are among the safest types of loans that lending institutions can issue. If there's a problem during the life of the loan, the property is a guarantee that the loaned money can be recovered.

3.) **It's proof against volatility.** If inflation accelerates, your payment stays the same. If interest rates skyrocket, you're protected from that, too. If interest rates drop, you can usually refinance to save money. Whatever happens, your mortgage is locked in to protect you from uncertain economic times.

4.) **It's a safe emergency fund.** While you want to keep money in a savings account to protect you from minor emergencies, you can use the equity in your home to protect you from major events through a Home Equity Line of Credit.

5.) **It can serve as a source of retirement income.** "Reverse mortgages" are increasingly popular among retirees whose portfolios are struggling. Functionally, you take out a mortgage on your home, and the lending institution pays you a set amount every month. Usually, the loan doesn't come due until you pass on or vacate the home. That way, the proceeds from the sale of the home, along with life insurance and other death benefits, can be used to pay off the debt.

If you're interested in purchasing a new home or refinancing an existing one, **Freedom Federal Credit Union** can help. Our knowledgeable service personnel can answer any questions you might have about how to get the most financial power out of your dream home. [Contact us today](#) and ask about our home loan options!





FREEDOM AND THE IRONBIRDS

Baseball season isn't over yet! Freedom has teamed up with the Aberdeen Ironbirds to bring all kinds of perks to Harford County.

Check out the list below to see what's happening!

- **Hits For Healthy Kids** is our ongoing partnership with the Aberdeen IronBirds and Upper Chesapeake Health. Each time an IronBirds player gets a hit in a home game, Freedom is donating \$10 to benefit UC's Bel Air Health Campus' children's services!
- **Kids Run the Bases** is happening now! If your child participates, be on the lookout for our \$25 Youth Account Match coupon. These will be handed out to the parents of the kids who run the bases. The next events are on August 4th and 18th.
- **Buy One Get One** for Freedom members lets you 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 the full details.

If you're ever curious about other events Freedom is involved with, be sure to 'Like' and Follow us on [Facebook!](#)

FREEDOM'S NEW FINANCIAL EDUCATION CENTER

We know that navigating your finances can be challenging, and we are committed to providing you with resources to help manage your financial future.

Freedom is excited to introduce the launch of our new Financial Education Center. The Financial Education Center consists of free online modules that are self-paced and interactive. These modules cover key financial concepts such as saving, investing, credit scores, mortgages, paying for college, investments and identity protection.

These short, interactive learning experiences are mobile and tablet accessible. They are available in both English and Spanish, and each module is only 2-7 minutes in length. Many modules feature Action Plans with budgeting and planning tools to reinforce positive behavior and help you take positive steps toward better financial health.

Financial Wellness begins with taking a simple step. [Visit Freedom's Financial Education Center](#) to get started on your path to financial wellness today.

Money Basics for Members
Take control of your finances!



[Explore](#)

Loans & Payments
Explore options to make payments and pay off debts.



[Explore](#)

Buying a Home
Know the process and have confidence when you start looking.



[Explore](#)

Paying for College
Explore how to finance education for you or a loved one.



[Explore](#)

Planning for Retirement
Plan now for a secure and happy retirement.



[Explore](#)

Calculators
Use these tools to evaluate your financial plans.



[Explore](#)



SECURED DEBT: WHEN YOUR DEBT IS TIED TO YOUR HOUSE OR OTHER COLLATERAL SO IT CAN'T GET AWAY.

The Real Deal:

Secured Debt: A debt is secured when real property is offered as collateral for the funds borrowed.

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 July's winner,
GAYLE G.!

*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 8/8/2019 until 8/31/2019



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



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.