

Member Newsletter

SEPTEMBER 2019



IN THIS EDITION...

- Student Loans with Freedom and Sallie Mae
- Tips for First Time Credit Card Holders
- Golden Apple Award Winners
- Shred Day Announcement
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org



GOLDEN APPLE AWARD RECIPIENTS

Congratulations to 2019's Golden Apple Award recipients! Ms. Zelwalk was our \$2000 grant winner, with Ms. Janiski and Ms. Wilson each receiving \$500 to go towards their projects.

Freedom is honored to support our Harford County educators.

Are you a teacher in Harford County who needs funding for a work-place project? Applications for the next Golden Apple Award opportunity are due on May 30th, 2020. Stay tuned!

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



FREEDOM'S FINANCIAL EDUCATION CENTER

Financial Wellness Starts Here

Financial Wellness begins with taking a simple step. Visit Freedom's Financial Education Center to take your first step today.

Get Started Now!



*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.

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!](#)



NMLS#4 54069

Opening Your First Credit Card

Opening your first credit card is considered one of the rites of passage into adulthood... but with so much conflicting information, it can be confusing to know how to get started.

Choosing a Credit Card

You'll need to build your credit history from the ground up, starting with cards that offer a low limit but will accept almost any applicants.

Look for these features when making your choice:

- **No annual fees.** You shouldn't have to pay money to use your card, and don't be concerned with 'perks'. Concentrate on building your credit score.
- **A low interest rate.** For your first card, you likely won't be offered a low rate, but that doesn't mean you should be taken for a ride. Shop around for a card offering a reasonable rate.
- **Incentives for good behavior.** Look for a card that offers incentives, such as a bonus each month when the bill is paid on time or a waived first late-payment fee.

CREDIT CARD DOS AND DON'TS

-DO-

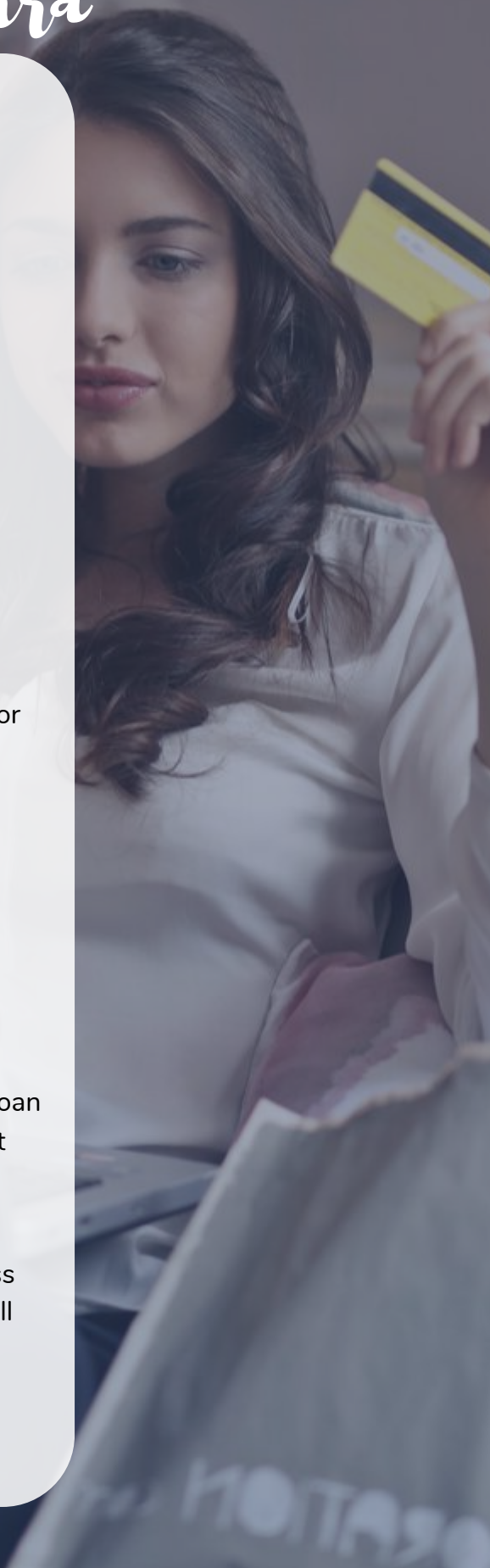
- Pay your bill on time each month
- Check your credit score
- Review your statements
- Keep your cards in a safe place

-DON'T-

- Pay minimum balance due
- Open cards before getting a loan
- Use all of your available credit
- Share your card information

Freedom Federal Credit Union can walk you through the process to help you build a strong credit score and credit history that will serve you well throughout your life.

Click [HERE](#) to learn more.



SUMMER OF FREEDOM CONTEST WINNER

Congratulations to Tracy B!



FINANCIAL PLANNING FOR A BETTER YOU

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

We know that choosing a financial advisor is a decision you do not take lightly. 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.

STUFF THE BUS x FFCU = DONATIONS NEEDED

Support Needed Through 9/13

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!



Help us

STUFF THE BUS



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

.....
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

SHRED DAY: OCTOBER 5TH

Do you have old documents to dispose of? Head to our Bel Air Branch on Saturday, October 5th to participate in Shred Day! We'll be shredding from 9-12, or until the truck is full.

Check out our [Facebook](#) page for more details.



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

Do You Have a Freedom Visa Credit Card?

You Should!

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.

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 August's winner,
Jessica M.!

*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 9/12/2019 until 9/30/2019

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.