

Member Newsletter

OCTOBER 2019



IN THIS EDITION...

- Shred Day Details
- International Credit Union Day!
- Hits for Healthy Kids: End of Season Update
- New Mobile App Feature
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org



SHRED DAY IS OCTOBER 5TH

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

Be sure to stop by our table for a special chance to win a \$50.00 Visa Gift Card!

Check out our [website](http://www.freedomfcu.org) for more information and contest rules.



HITS FOR HEALTHY KIDS: END OF SEASON UPDATE

This summer, Freedom had the honor of partnering with The Aberdeen IronBirds for 'Hits for Healthy Kids'.

Every time an IronBirds player got a hit during a home game, Freedom Federal Credit Union donated \$10 to benefit pediatric services at UM Upper Chesapeake Health in Bel Air.

A total of \$3000 was donated over the summer season. [Read on](#) to discover how the funds are being used to help local Harford County children receive more effective respiratory care.

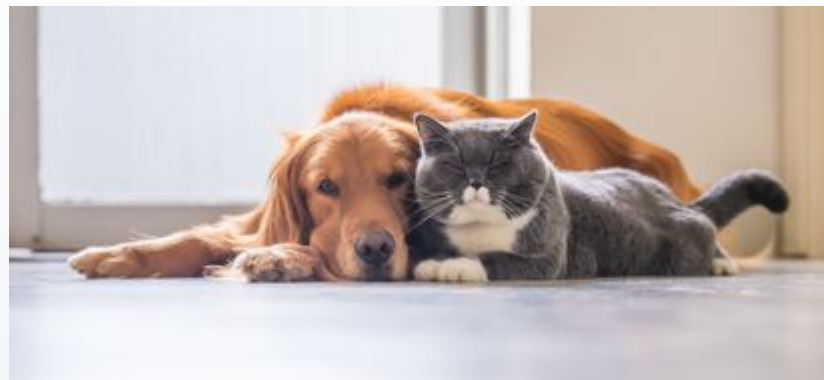
We are so pleased to have had the opportunity to continue our support for UM Upper Chesapeake Health!

NEW ON THE FFCU APP: APPLY FOR LOANS!

You now have the ability to apply for a Freedom loan through the Freedom mobile app!

Simply select 'Add an account' from your application's side bar, and choose the product to which you would like to apply. Be sure to update your app to the latest version to optimize your experience.

Freedom is always looking for ways to improve your experience - we hope this new feature simplifies your application process!



SECOND CHANCE SOIREE

The Humane Society of Harford County is holding a gala to benefit the Phoenix Fund - a charity for homeless animals that are ill or critically injured.

The event will be held at the Humane Society on November 16th, 2019 from 7-10 PM. For more information, or to buy tickets, check out their [website](#).

Oct 17th is International Credit Union Day!

As a member of Freedom, you know that credit unions are always striving to serve their members and community. We value each member's input as an equal owner in the credit union, and we offer flexible loan terms, low-cost accounts and higher dividends to help members achieve and maintain financial wellness.

The goal of putting members first is deeply rooted in the history of the Credit Union Movement. The first credit union was established in 1864 by Friedrich Raiffeisen in southern Germany. Raiffeisen proposed that all community members pool resources so individuals in need of loans could easily access the necessary funds. Raiffeisen's idea was well-received, and the first credit union model was soon established.

In 1909, the Credit Union Movement reached America. With Edward Filene serving as its pioneer, the movement continued to grow. In 1920, Filene hired attorney Roy F. Bergengren to assist him in generating the movement's expansion. Bergengren created a more systematized concept for the credit union we know today.

In 1934, President Franklin D. Roosevelt signed the Federal Credit Union Act into law. Federally chartered credit unions in every state were legally authorized to create a system of not-for-profit cooperatives to promote sound financial practices.

In 1970, the public's confidence in the credit union model grew as the National Credit Union Share Insurance Fund was established. With it, credit union deposits became federally insured much like the FDIC insures bank deposits.

Today, the credit union movement continues to thrive and is backed by the "full faith and credit of the United States Government." These not-for-profit institutions serve more than 103 million members by always putting their members' needs first.

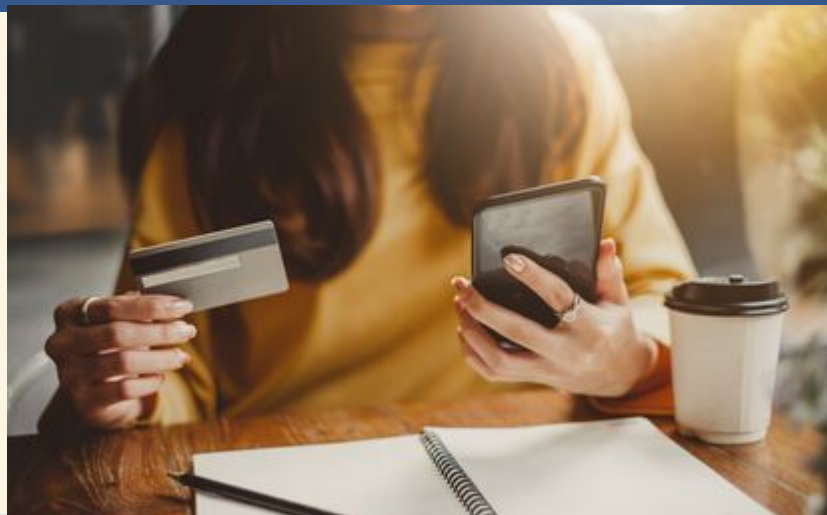
Here at Freedom, we're committed to the credit union's mission of "People Helping People". As a member-owned cooperative, our only objective is your success.

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](#)



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](#)



*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. **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.

FREEDOM SEEKS CANDIDATES FOR VOLUNTEER DIRECTOR POSITIONS

At Freedom's **next Annual Meeting on April 14, 2020**, an election will be held to fill three director positions, each for a three-year term. Directors **must** be members of Freedom Federal Credit Union. Additional director qualifications are: demonstrated leadership abilities, business experience, community involvement, and proven communication and interpersonal skills.

If you are interested in applying for a volunteer director position, please submit a written response **no later than November 12, 2019** to:

Freedom FCU Nominating Committee P.O. Box 1545 Bel Air, MD 21014

In your response, please address how you meet the criteria, and include your phone number and email address. Appointments for interviews will be scheduled between **November 14 and December 14, 2019**.

FREEDOM'S FINANCIAL EDUCATION CENTER

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

Start Here!

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 September's winner
Pearl F.!

*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 10/3/2019 until 10/31/2019

FINANCIAL PLANNING FOR A BETTER YOU

Did you know that Freedom offers Financial Planning and Investment Management services through The Kelly Group?

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.



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.*