



# Member Newsletter

NOVEMBER 2019



## IN THIS EDITION...

- Empower Checking
- Black Friday Shopping Tips
- #FreedomToHelpChallenge Returns
- Letter to Members
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

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

## EMPOWER CHECKING



Introducing: **Empower Checking** — the new standard of free checking! With Empower, you'll earn **3.00% APY\*** on your average monthly balance up to \$10,000. Plus — Earn 0.25% APY on funds in excess of \$10,000.

Make more on your dollar, while maintaining full access to your account. With Empower, there are no minimum balance requirements or monthly account/maintenance fees.

Requirements to Maximize Your Earnings:

- Opt-in to electronic statements
- Complete a minimum of 15 qualifying Point-Of-Sale (POS) purchase transactions per month using your Freedom Federal Credit Union debit card

Earn more while you save on fees by opening a **FREE** Empower Checking account today!

\*Annual Percentage Yield (APY) as of November 1, 2019. If your account meets the criteria described below, you will earn 3.00% Annual Percentage Yield (APY) on balances up to \$10,000 and 0.25% APY on balances of \$10,000.01 and higher. No minimum balance requirements. No minimum to open account. No monthly maintenance fees. ATM transactions do not qualify. Product and rates subject to change. Membership eligibility applies.

# COLLECTION DRIVES: EMPTY STOCKING FUND AND EXTREME FAMILY OUTREACH

*Find Out How You Can Help!*

If you are looking for ways to support our community this holiday season, partner with Freedom! This month, we are collecting donations for two local charities.

From now until November 19th, we are collecting pantry items to provide Harford County families with Thanksgiving meals on behalf of **Extreme Family Outreach**. Here's their [list](#) of most needed items.

We are also supporting the **Empty Stocking Fund** through the end of November. They are seeking out donations of new, un-wrapped toys for kids in our community who, without your help, may not have a holiday. Want more information? Check out their website [here](#)!

If you're ready to get involved, visit any one of our five branches to drop off your donations! Collection boxes will be displayed in our lobbies with a sign designating each organization.

Freedom is grateful to have the chance to partner with organizations that are facilitating change right here in Harford County!

## PRO SHOPPING TIP:

*Shop Incognito...*



Online stores often price their products according to your **search history**. Get the **best online deals** by clearing your cache before shopping or by going **incognito** or **private** on your web browser

(Google how to do this for your browser if you can't find it in your settings).



## 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](#).



# We Are Grateful for Our Members!

This Thanksgiving, we want to thank all of our members for being a part of the Freedom Federal Credit Union family, and are grateful we are here to serve you and your financial needs. We know you made a great decision to be a member of Freedom, and below are 8 reasons why we think so.

## **Superior Member Service**

At Freedom, you're always greeted with representatives who are ready and willing to help you. We're truly invested in your financial wellness, and we're here to help you achieve and maintain it, every step of the way, either in-person, over the phone, or through online and mobile banking.

## **You Are an Owner of the Credit Union**

Credit unions are member-owned and member-operated. You have a vote on our major decisions instead of being forced to follow along with whatever the "higher-ups" decide. Your Membership = Your Voice.

## **Access to a Variety of Financial Services**

At Freedom, we provide our members with a full suite of financial products and services to meet every money-related need at every life stage, including savings, checking, certificates, money markets, home loans and home refinance, auto loans and auto refinance, personal loans, lines of credit, credit cards, business savings and checking, commercial loan and lines of credits, and a host of technology services to provide better access to your money 24/7.

## **Better Savings Rates**

We're proud to provide you share certificate, money market and savings rates that are well above the national average.

## **Free Checking Accounts**

Checking accounts and debit cards at Freedom are completely free to set up, maintain, and use. You'll have a safe place to keep and access your money without it costing you a dime.

## **Lower Interest Rates**

Take your pick of personal loans, home loans, auto loans and more, all with incredible rates that are often lower than average. You'll have the funds you need with a rate you can actually afford!

## **We Support Small Businesses**

Here at Freedom, we're happy to offer small business loans to qualifying members at extremely reasonable rates. We also offer business checking, business savings, and merchant services so you can run the financial side of your business without worrying about high rates and exorbitant fees.

## **Fewer Fees**

We're not in the business of feeing you to death. We keep our fees low, much less than the big banks, and we work to help you understand how to better manage and be on top of your money. We also want you to have access to your money without worrying about expensive ATM fees. Freedom members have access to a surcharge-free ATM network of over 33,000 ATMs across the country.

**From all of us at Freedom, we wish you and yours a wonderful Thanksgiving!**



## MORTGAGE QUESTIONS? LEARN FROM AN EXPERT

Mike Talks Mortgages with WMAR2

Freedom's Mortgage Manager sits down with Elsa of Midday Maryland to discuss popular mortgage questions. Press play!

[Watch Video](#)



## COUNTDOWN TO MORE

3X...2X...1X...

Freedom's Visa Platinum Rewards Credit Card features a 0% APR\*\* for 15 months on purchases and balance transfers. Earn 3x the points at restaurants, 2x the points on gas and groceries and 1x on everything else!

[Apply Now](#)

\*\*APR is ANNUAL PERCENTAGE RATE. Rate is effective September 19, 2019 and is subject to change. The introductory rate will revert to the current standard rate as applicable after the promotional period.

## BLACK FRIDAY ADVERTISING PLOYS TO AVOID

If you're planning on taking advantage of discounts this Black Friday, follow these 4 tips for getting the best deal possible. Happy shopping!

- 1) **Limited Quantity:** Retailers will advertise a great deal on an item, only for you to show up and discover that it sold out in minutes! Check the ad for a 'quantity guarantee' and plan accordingly.
- 2) **No Discount:** Shops take advantage of the Black Friday craze by including ads for items that are actually listed at their regular price. It never hurts to shop around before you go to ensure you are getting a real discount!
- 3) **Full Price + Store Gift Card:** You may find a 'deal' on an item being sold for its regular price, but with a 'bonus' store gift card included. Make sure that the item isn't discounted elsewhere before taking the bait.
- 4) **Downgraded Versions:** Shopping for devices, like computers and TVs? Read up on every feature offered with the product. A common Black Friday ruse is to advertise a discounted item that offers the very minimum in features and accessories. Read through the listed features of every advertised computer and TV before making a decision.

# #FreedomToHelpChallenge

November 1 – December 12, 2019

Post pictures of Harford  
County-based volunteerism  
for the chance to win a  
**\$1,000 donation**  
to your favorite local charity.



For full contest rules and information  
visit [freedomfcdcu.org/helpchallenge](https://freedomfcdcu.org/helpchallenge)

Federally insured by NCUA

## 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 October's winner  
**Shelley N.!**

\*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 11/8/2019 until 11/30/2019



P.O. Box 1545 Bel Air, MD  
21014 | 800-440-4120  
[freedomfcdcu.org](https://freedomfcdcu.org)  
Inclement Weather Hotline:  
410-420-3131

## BRANCHES

For hours and ATM info,  
visit [freedomfcdcu.org](https://freedomfcdcu.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.