



Member Newsletter

DECEMBER 2019



IN THIS EDITION...

- ATM Update
- Freedom in the Community
- Vote Freedom for Best of Harford!
- A Note From Our CEO
- ...and so much more!

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800.440.4120

www.freedomfcu.org

BEST OF HARFORD 2019



Freedom has again been nominated for Harford's Best Bank/Credit Union award. We appreciate and value all our members and local partners. With your help, we could be named Harford's Best Credit Union in 2019!

Votes are being collected now until **5pm on December 13th**. Please click on the link below and select Freedom Federal Credit Union in the Personal Services - Banks/Credit Unions category. **You can vote every day until December 13th!**

Thank you for allowing us to serve you. We wouldn't be nominated if it wasn't for you!

[CLICK HERE TO VOTE](#)

A Note From Mike MacPherson, CEO

What's In A Name?

I remember growing up and my father telling me, “the two most important things you have are your name and your word”. Both are shaped by experience, your actions or reactions, how you present yourself, what you do for others and how you handle adverse situations. These things build your reputation. They can open or close doors to your future and they can set you on a path for success or failure.

From time to time you will experience setbacks, you will be doubted, people will try to damage that reputation or tarnish your name, but the good works you do, the kindness you show, can ultimately overshadow the cynicism and strengthen the integrity associated with your name, making your word more meaningful and trusted. So too is it with an organization like Freedom.

We are an organization whose name and reputation starts with people helping people and is expanded upon by creating positive member experiences, serving the community, and caring for its employees. Despite our best efforts, mistakes will happen, bad experiences will occur, but our name and our word will make all that pale in comparison. Some will want to hold a grudge, feed off negativity, continue to point out flaws or mistakes. Those are, more often than not, the people who don't really know you.

No matter what comes our way, we cannot, and will not, lose sight of the good we do, the good people we employ, or the community and members we take great pride in serving. Of course, we will take criticism, we will look for ways to improve, we will always listen to our members and strive to be better when the opportunity presents itself. This is also how you build a strong reputation and trusted name.

So, let the naysayers speak, let the bullies wail; they will always be there regardless. We will silence them through our actions, our involvement, our commitment, our member experiences and so on. Our name will continue to earn the trust of our members and our community by holding to the values we established over 66 years. Our name will be built by living up to our vision and mission statements. Our name will be synonymous with respect, compassion, service, integrity, trust, safety. Our name will reflect all of the good and dedicated people that help and serve. Our name is FREEDOM.

Best wishes,

Mike



Mike MacPherson is the president & CEO of Freedom. Mike is passionate about the Credit Union Difference, and enjoys sharing his thoughts and ideas with members. Read more from Mike [HERE](#)

ATM UPDATE



Before



After

Check out our brand new ATM! We recently updated and relocated our Fountain Green Branch's ATM to better serve our members.

FREEDOM IN THE COMMUNITY



Freedom staff is passionate about our community, and the organizations that are facilitating change right here in Harford County! Recently, Freedom volunteers had the opportunity to serve alongside of the Empty Stocking Fund team. We also wanted to extend a huge '**THANK YOU**' to our members who have donated toys via our branch donation boxes. Your generosity has contributed to helping hundreds of local families have a happy holiday.

FINANCIAL PLANNING FOR A BETTER YOU

Freedom's Partnership with the Kelly Group



Did you know that Freedom offers Financial Planning through our partnership with The Kelly Group? If you're interested in taking advantage of professional and guided financial and investment planning, fill out a [Request Form](#) on our website. You will be contacted to schedule a free consultation. Take control of your Financial Future today!

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.

EMPOWER CHECKING

Earn 3.00% APY* on your average monthly balance up to \$10,000, with no minimum balance requirements or monthly account fees. Earn like a superhero!

[Learn More](#)



*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.

PURPLE FRIDAYS BENEFITTING THE HUMANE SOCIETY



If you stop by a Freedom branch on a Friday, you'll likely see some purple...

Our employees have the opportunity to wear their Ravens jerseys or shirts every Friday when they make a donation to the Humane Society of Harford County.

We are so pleased to have the chance to support this organization and show off our hometown pride!

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 November's winner
TRACEY B.!

*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 12/6/2019 until 12/31/2019



P.O. Box 1545 Bel Air, MD
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freedomfcu.org

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

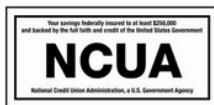
Fountain Green

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.