



Member Newsletter

JANUARY 2020



IN THIS EDITION...

- Estate Planning Seminar
- Freedom To Help Challenge Winner
- Save Money On Your Heating Bill This Winter
- Steps Toward a Debt Free Life, Starting in 2020
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org

ESTATE PLANNING SEMINAR

Presented by FFCU and The Kelly Group

Learn from a panel of experts on how to get your Estate in order. Freedom Federal Credit Union, in partnership with The Kelly Group, is hosting this FREE seminar covering what you need to start your Estate Planning, and how to confidently make a plan to care for your loved ones.

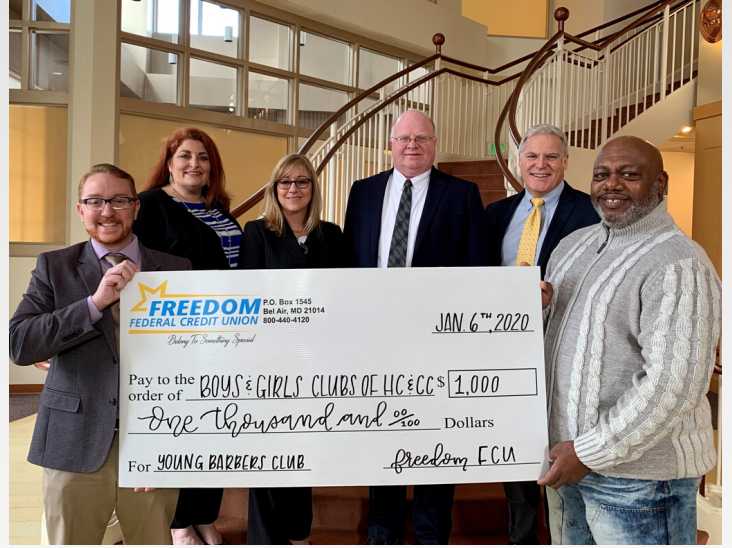
When: Wednesday, January 29th, 2020 from 6:00 pm – 7:30 pm

Where: Turner Community Room at MedStar Bel Air Medical Campus
12 Medstar Boulevard Bel Air, MD 21015

If you're interested in taking advantage of professional and guided Estate Planning, click [HERE](#) to learn more and register!

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.

FREEDOM TO HELP CHALLENGE



Freedom is pleased to congratulate Master Barber, Anthony “Antmoe” Johnson, volunteer at Boys & Girls Clubs of Harford & Cecil Counties, for winning the 2nd annual #FreedomToHelpChallenge.

“...This donation will now allow even more youth to participate in learning such a valuable trade while keeping them off the streets and out of trouble! Thank you, Freedom Federal Credit Union for being such a positive catalyst for change in the lives of so many individuals right here in Harford County!” -Anthony Johnson

The winning submission (pictured above, at left) posted by Boys & Girls clubs of Harford & Cecil Counties, showcased Mr. Johnson instructing a group of teens in his trade.

5 WAYS TO SAVE ON HEATING COSTS THIS WINTER

1. **Heat Selectively** – To avoid paying for unused heat in rooms that aren’t regularly used, shut the doors and close the vents in those rooms.
2. **Trap the Sunlight** – Open your curtains when you have sunlight, and close them when the angle of the sun changes. This allows you to trap the solar heat inside your home.
3. **Plug up Holes** – Seal up all holes near windows, doors and the chimney to help keep the heat in and the cold out.
4. **Digitize Your Heating System** – Use a programmable digital thermostat to automatically adjust the temperature in your home according to your family’s schedule and habits.
5. **Maintain Your Heating System** – Check for proper airflow throughout your heating system and clear any blockages that you find.

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.

STEP 1 OF 12 TOWARD A DEBT-FREE LIFE

Take Stock of Your Debt



Are you determined that this will be the year you finally pay down (or pay off) that debt? Get ready, because every month, Freedom's **Do It Today** plan will have you taking another step on your journey toward living a debt-free life.

First, sit down and take stock of all your debts. Don't let the numbers scare you; this is the first step in moving forward. Get out every credit card bill, personal loan, student loan, and any other debt you're carrying (except your car and mortgage payments). Add up the numbers to give yourself an idea of what you owe.

Next, organize your debt into different categories, such as credit card debt, student debt, personal loans etc. Use a spreadsheet to list your debt, the remaining term of each loan (if applicable), the minimum payment and the interest rate.

Finally, commit to designating one hour each week for working on your finances. 2020 could be the year you become debt-free, and we are here to help!



P.O. Box 1545 Bel Air, MD
21014 | 800-440-4120
freedomfcu.org

AMY'S READY FOR A FRESH START

Are you?

Freedom Federal Credit Union is offering debt consolidation loans as low as 5.49% APR*. Take back control and turn your pile of bills into one low interest payment

[Click HERE to Learn More](#)

*APR (Annual Percentage Rate) effective 01/07/19, subject to credit approval and based on automated payment and e-Statement enrollment.

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 December's winner
JAMES R.!

*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 1/17/2020 until 1/31/2020

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

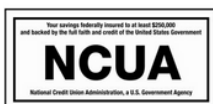
Fountain Green

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.