



Member Newsletter

APRIL 2020



IN THIS EDITION...

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Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org

COVID-19: AN UPDATE FOR OUR MEMBERS

Please be assured that Freedom is open and we are here to support your financial needs with relief, assistance, or anything you may need.

We will continue to communicate with you regularly regarding any changes to our service to you. And please refer to our [special webpage](#) for timely information and updates.

All of us at Freedom Federal Credit Union remain committed to serving you, our entire membership, and our community, in this increasingly difficult time.

Stay well.

YOUR FINANCES AND COVID-19

The current COVID-19 outbreak is not only a public health concern, it also has far-reaching financial impacts. I'll leave the topic of market volatility to the experts, but there are still plenty of things you can do to stay financially healthy during the current Coronavirus outbreak.

Military Saves' parent organization, Consumer Federation of America (CFA), has released a list of tips to help you protect your financial well-being.

1. Check Cancellation and Refund Policies – If you have booked a flight, cruise, train trip, tour, hotel or other travel arrangements and no longer wish to go because of concerns about the virus or because the event you were attending has been canceled, you are not automatically entitled to refunds or credits, but many companies are now making exceptions to their rules. Contact all the companies involved – don't wait for them to contact you. Your credit card may also carry additional protections. If you purchased travel insurance, be sure to read the fine print. Many insurance companies do not cover pandemics or canceled military leave.

2. Beware of Price-Gouging – While crises often bring out the best in people, they also seem to bring the unscrupulous folks out of the woodwork. Report any price-gouging to your state or local consumer protection agency. Notify companies like eBay or Amazon if you observe sellers hiking up prices to an exorbitant level.

3. Don't Make Hasty Changes to Your Investment Accounts – According to CFA, in times of wild market swings, consumers may be vulnerable to scare tactics designed to lure them into "safer" investments that in reality have hidden risks and costs. Salespeople might prey on people's fears to sell them annuities by claiming that these products "do not lose value like stocks" or are "no cost" investments, neither of which is true. Investors can always contact their state securities regulator with questions and concerns about investment offers.

4. Watch Out for Other Scams – You should always be leery of clicking on links in emails that purport to be from your bank or your insurance company. There are already reports of Corona-related scams. Contact your state or local consumer protection agency before responding. If you think you are the victim of a scam, report it to the Federal Trade Commission. Military families can also contact their installation's Family Readiness Center or Military OneSource if they are experiencing financial distress or have been the victim of a scam.

This article provided by militarysaves.org and Freedom Federal Credit Union.



ANYTHING LOAN

As low as 4.99% APR*!

Defer Payments Up to 90 Days.**

Whatever the situation, Freedom is committed to providing the support you need to see you through. FREEDOM FEDERAL CREDIT UNION. HERE FOR YOU.

[Click HERE to Learn More](#)

AMY'S READY FOR A FRESH START

Are you?

Debt Consolidation Loans as low as 5.49% APR¹. Take back control and turn your bills into one low interest payment.

[Click HERE to Learn More](#)



*APR = Annual Percentage Rate. All rates are subject to change. 4.99% rate is with automated payment and e-Statement enrollment, and is based on 36-month term, \$2,500 up to \$25,000.

**First payment may be deferred for up to 90 days. Interest will continue to accrue from the date of loan disbursement. Not all applicants will qualify for the 90-day deferred payment. Certain restrictions apply. Speak with a representative for complete details.

¹-APR (Annual Percentage Rate) subject to credit approval and based on automated payment and e-Statement enrollment. Federally insured by NCUA

2020 ANNUAL MEETING

As we continue to manage through the impact of the COVID-19 pandemic, the 2020 Freedom Federal Credit Union Annual Meeting, originally scheduled for April 14, will be postponed. We will communicate the rescheduled date in the coming weeks.

All of us at Freedom Federal Credit Union remain committed to serving you, and all of our membership, in this increasingly difficult time for our nation and community.

APRIL 2020

2020 GOLDEN APPLE EDUCATOR AWARDS



We are now accepting entries for this year's Golden Apple Educator Award! Entrants must be a Freedom Member and an employee at a Harford County school (public or private).

To enter, submit an entry form and essay. The essay must describe how you would use the funds and why you should be the one to win! Scoring favors proposals demonstrating the greatest impact on local schools, classes, students, and/or the community at large.

Freedom Federal Credit Union is excited to add an additional \$1,000 award to this year's program! **For the first time, Freedom will offer four Annual Educator Awards of \$2,000, \$1,000, \$500 and \$500** to Harford County Education Employees who may be a deserving teacher, school administrator or school support employee.

Please submit your Golden Apple – Educator Award Entry Form 2020 and essay to marketing@freedomfcu.org.

All entries will be reviewed by a panel of Freedom employees, volunteers and community partners. **Entry deadline is May 30, 2020.** The winner will be announced by June 15, 2020

**LEARN ABOUT THE EXCLUSIVE BENEFITS OFFERED TO HARFORD COUNTY EDUCATORS:
EXPLORE THE REST OF THE GOLDEN APPLE PROGRAM!**



ALLPOINT ATM NETWORK EXPANSION

Freedom is making it easier than ever to get free access to your money.

Freedom has partnered with Allpoint to provide you an additional 50,000 surcharge free ATMs nationwide.

That brings the total of surcharge-free ATMs available to Freedom members to over **80,000** nationwide, including ones at Target, CVS, 7-Eleven, Walgreens, Costco, and many more!

MEMBER EXPERIENCE AWARD

We are pleased to announce that Freedom Federal Credit Union has been recognized as one of the 'Best of the Best' in the 'Transaction Experience' category by Member XP.

This recognition is granted to Credit Unions that achieve and maintain specific criteria, based on member feedback through survey participation.

Freedom members consistently rated us highly when it came to the ease of their transactions and their overall experience. Many of you included that you would recommend us to a friend!

We are honored to have received this recognition, and want to thank all of you who participated in the surveys over the last year. We strive to provide our members with the best member service, and are proud to have achieved that goal.

Thank you for allowing us to serve you.





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

EMPOWER CHECKING

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

[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. Balances that do not meet the account requirements for a given month will earn 0.05% APY. No minimum balance requirements. No minimum to open account. No monthly maintenance fees or penalties. Fees may reduce earnings on accounts. To earn the higher rate, you must opt-in to electronic statements, and complete a minimum of 15 qualifying Point-Of-Sale (POS) purchase transactions per month using your Freedom Federal Credit Union debit card. To qualify, debit card transactions must process, post, and clear within the calendar month. Debit card transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Both PIN and signature POS transactions qualify. ATM transactions do not qualify. Product and rates subject to change. Membership eligibility applies.

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 February's winner
Marcus S.!

*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 4/3/2020 until 4/30/2020

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

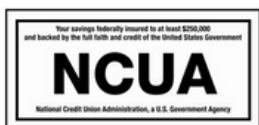
Fountain Green

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.