

# Member Newsletter

MAY 2020



## IN THIS EDITION...

- Mobile Banking App Update
- Golden Apple Educator Awards
- Spring Cleaning Scams
- Enter to Win a \$25 Visa Gift Card

...and so much more!

Connect With Us on Social Media!



800.440.4120

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

## NURSES WEEK BEGINS MAY 6TH

National Nurses Week begins on May 6th, and Freedom wants to celebrate!

From the 6th to the 12th, we are hosting a photo contest across our social media platforms.

Want to get involved? Enter a photo of one of our incredible Harford County #HeroNurses and tag @FreedomFedCU for a chance to win a \$50.00 Visa eGift Card.

Thank you, nurses, for all that you do.

Want more info? Visit [freedomfcu.org/heronurses](http://freedomfcu.org/heronurses) for full details and contest rules.





## 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](#)

## FREEDOM VISA CREDIT CARDS

A Rewards Card That Works for You

**The big banks and card companies don't always have your best interests at heart. One thing you can rely on is that Freedom is here for you.** Our Visa Platinum Rewards Credit Card features a 0% APR<sup>1</sup> for 15 months on purchases and balance transfers.

[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. The introductory rate will revert to the current standard rate as applicable after the promotional period. That is 8.74% APR to 16.24% APR for VISA Platinum, or 10.24% APR to 18.00% APR for VISA Platinum Rewards, based on individual credit worthiness. Rates quoted are effective March 4, 2020 and subject to change. Rate will vary with the market based on Prime. Federally insured by NCUA

## GOLDEN APPLE EDUCATOR AWARDS

Are you a Harford County Education Employee? If so, you could be eligible to receive an award of up to \$2,000 from Freedom! Want to find out more? Visit [Freedom's website](#) for full contest details.

Thanks educators, for all that you do!

# COMING SOON: CARD MANAGER APP

Freedom's new Card Manager is a free mobile app that gives you advanced control, convenience, and security over your Freedom debit and credit cards, right from your smartphone or tablet.

After easy download and installation, you simply register your Freedom debit and credit cards on the app to have total, instant control of your cards.

- See account details
- Set alerts and controls
- View 90-day transaction history
- Report a card lost/stolen
- Set travel notices
- Make payments
- Dispute transactions
- Turn cards off/on

Everything about the Freedom Card Manager App is designed to ensure you have complete control. Access is TouchID enabled for Android and IOS devices, and camera integration allows members to even set a personalized image.

The Card Manager App from Freedom Federal Credit Union will soon be available to download for free, from the Apple App Store and Google Play Store.

Be sure to follow us on [Facebook](#) to be notified as soon as it's available to download!

# SPRING CLEANING SCAMS

Spring is in the air! If you're stuck at home this spring, you may be thinking about giving your home a thorough cleaning and tending to the long list of household chores piling up over the winter. If you plan on calling in professionals to help you with some of these tasks, you may be targeted by one of the many scams that are rampant this time of year. Below, we've listed four of the most prevalent scams to watch out for this season. Stay safe!

**The bait-and-switch scam** - How it plays out: You'll see or hear a commercial advertising super-low rates on a cleaning service. The price will undercut the competition by a generous margin, and you won't waste any time calling to book a slot with the service. Unfortunately, when the cleaners come around to clean your carpets, they'll hit you with unexpected fees for vague factors like "high-traffic areas" or "preconditioning," which brings the price up by several hundred dollars.

Protect yourself: The best way to steer clear of a bait-and-switch scam is to avoid services that offer prices that are simply too good to be true. Check out online reviews on the company and look up its listing on the BBB website. Ask specific questions about possible extra charges and fees, and speak to previous customers if you can. It's best to get the terms and pricing of the job in writing before the agency sends its workers to your home.

**Scammy cleaning products** - How it plays out: A salesperson, often via a message on Facebook, offers you a "miracle cleaning solution" at a great price. They'll claim the solution will make your home sparkle with minimal effort, when in truth, the "miracle solution" is nothing more than a mixture of water and some scented hand soap.

Protect yourself: Stick to the cleaning products you always use and be super-wary of anyone hawking products you've never heard of before.

**The pay-up-front scam** - How it plays out: A vendor offering cleaning services of any kind demands full, upfront payment before they start their work. They insist on being paid in cash, or with a prepaid debit card or money order. Once they've collected their payment, they'll go AWOL, and you'll never see them or your money again.

Protect yourself: There's never a good reason to prepay in full for a service. At most, a vendor can rightfully ask for a deposit, which will go toward the total fee. One of the most glaring signs that you're dealing with a scammer is being asked to pay with cash or prepaid debit card or money order. If a vendor insists on these means of payment, run the other way.

Don't let scammers get to you this spring! Stay vigilant, be wary of those you hire, and stick to cleaning out your home — not your wallet.

## MOBILE BANKING APP UPDATE



Freedom is happy to announce our mobile banking app is getting a facelift on May 11th! The app will function the same, just with a fresh look.

The toolbar (Android) and navigator (iOS) at the top of the screen will now be transparent until you scroll down the page.

You can also add a preferred name (what name you'd like Freedom to use to identify you in the app for a personal greeting) and profile photo in the settings if you'd like.

We hope you like the new look!

## CHANGES TO FUNDS AVAILABILITY - EFFECTIVE JULY 1, 2020

Effective July 1, 2020: The amount Freedom makes available for withdrawal by checks that are not subject to the next day availability is increasing from \$200 to \$225.

In addition, the amount available for withdrawal on the second business day after the day of your deposit for large deposits or exception hold amounts, will increase from \$5,000 to \$5,525.



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

## 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.

[Learn More](#)

\*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.

## 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 April's winner  
CONNIE C.!

\*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 5/8/2020 until 5/31/2020

## BRANCHES

For hours and ATM info, visit [freedomfcu.org](http://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

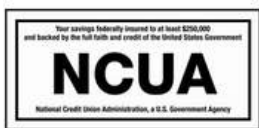
### Fountain Green

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.