

Member Newsletter

JUNE 2020



IN THIS EDITION...

- Freedom Spirit Weeks
- Staycation Tips
- A Message From Our CEO
- Freedom's Card Manager App

...and so much more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org



**#FREEDOM
SPIRIT WEEKS**
JUNE 12 - AUGUST 6

GRADS WEEK / TAG LOCAL WEEK / CHALK IT UP WEEK / WHAT'S FOR DINNER WEEK /
PROJECT PRIDE WEEK / BACK TO NATURE WEEK / MY PERFECT PET WEEK / SPIRIT WEEK

 @FreedomFCU   @FreedomFedCU

NCUA

FREEDOM'S SUMMER CONTEST SERIES

Freedom is proud to present a new summer contest series called [#FreedomSpiritWeeks](https://www.freedomfcu.org/freedom-spirit-weeks).

Every Friday, during the contest period, Freedom will challenge the public to submit entries according to the week's theme on social media. Entrants will be placed into a weekly drawing to win a \$50 eGift Card.

Weekly winners, along with other selected finalists, will then have an opportunity to compete for a \$250 prize in a final showdown at the end of the contest.

Your entry could win you a \$50 eGift Card, or the Grand Prize— \$250 DOLLARS!

SUMMER STAYCATION TIPS

Did your summer plans fizzle under the new COVID-19 guidelines? That doesn't mean your summer has to be boring! Below, find a list of our best summer staycation ideas...

- **Get closer to nature with a family camping trip.** Now's the perfect time to head to Western Maryland and take advantage of the scenic views and beautiful trails. Bring a tent or hammock and settle in for nights of s'mores and stargazing!
- **Learn about your state in new ways.** Maryland has a long, rich history. What better way to spend a summer than by getting in touch with the past? Harford County is just a short drive away from historic hot-spots such as Washington D.C., Fort McHenry and the C&O Canal! We recommend calling ahead or checking out websites prior to any visits, or keeping your exploring strictly to the great outdoors.
- **Hit the beach.** Maryland is home to several great beaches, and this summer is the perfect chance to take advantage of them, whether it's a day trip or an overnight stay. Make sure you look up state and local ordinances before hitting the waves - you may need to bring a mask and practice social distancing. Don't forget the sunscreen!
- **Make your home a museum.** If you're more comfortable staying at home, turn your living room into an international hub of culture! Museums like the MoMA and the Louvre are offering virtual tours while their doors are closed. These tours are available online. We recommend looking up popular snacks from the local cuisine to round out your culture-hopping experience.



JUNE 2020

A MESSAGE FROM OUR CEO

It was more than two and a half months ago that I shared with you the details of Freedom's plans and efforts to keep our employees and members safe during the initial COVID-19 outbreak. During that time, we announced closures of our lobbies, focused branch access to drive-thrus only, and ensured the optimal performance of all digital and virtual platforms.

I want to thank you once again for your patience, understanding and flexibility through these challenging times. We are now actively finalizing steps necessary to begin gradually reopening Freedom branch lobbies, safely and effectively.

Beginning June 22nd, our Swan Creek branch in Havre de Grace, and our Park Avenue branch in Bel Air, will be available by appointment only. Our Fountain Green and Forest Lakes branches will open similarly on June 29th, or shortly thereafter. In addition, since now permissible, we have reopened drive thru service at our Edgewood location as of June 15th, Monday through Friday from 9am-3pm.

As we implement new precautions to protect you and our staff, any changes required to this timeline will be communicated accordingly. Branch hours, and other details will be posted to the Branch Locations page of our website.

As we begin to expand our in-branch services again, we have considered every aspect of the member experience, with your safety, and our employees' safety, as our top priority. Some of the changes you will see include:

- All lobby access and hours of operation will be by appointment-only. A new appointment scheduler is being created for your use and will be accessible via our Homepage. We will notify you as soon as the appointment scheduler is ready and we begin taking appointments.
- No walk-in traffic will be available during this initial opening phase. All walk-in traffic will be directed to use the drive-thrus.
- Drive-thru service will still operate without appointments
- In accordance with Harford County Government guidelines, masks or face coverings will be required at all times while inside the branches. Freedom staff will also be wearing masks or face coverings during your visit
- You may be asked to quickly pull down your mask to verify your identity
- Hand sanitizing stations will be available in the lobbies. You may be asked to use the station prior to your in-branch appointment
- Plexiglass guards have been set-up at our teller stations and Financial Services desks
- Physical distancing protocols will be in place
- Increased cleaning and sanitization in high-traffic areas will be in place throughout each day

I would like to personally thank you, not only for your patience and understanding, but also for all of the positive comments and outreach you have made to me during this unprecedented time. I am truly heartened by the loyalty and commitment you have shown Freedom.

Warmest Regards,

Mike MacPherson
President and CEO



REFI YOUR RIDE

Take 2.00% APR¹ Off Your Current Auto Loan Rate

Make no payments for up to 90 days² and save hundreds or even thousands over the life of your loan.³ **Freedom can approve your loan in minutes - either online, over the phone or at a branch.** Refinance with Freedom⁵ and start saving today!

[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 always does. Our Visa Platinum Rewards Credit Card features a 0% APR* for 15 months on purchases and balance transfers.

[Click HERE to Learn More](#)



1 Minimum APR 2.24% APR = Annual Percentage Rate. Actual rates are based on individual creditworthiness and may be higher based on credit performance. Certain restrictions apply. Estimated monthly payment per \$1,000 borrowed is \$17.63 for 60 months at 2.24% APR. 2 First payment may be deferred for 90 days. Interest will continue to accrue from the date of the loan disbursement and become due once payments begin. Not all applicants will qualify for 90-day deferred payment. Subject to credit criteria. Existing auto loan must be open for at least six (6) months. New loan term with Freedom cannot exceed 66 months. 3 Depending on loan terms, your monthly payments may or may not be reduced. Any actual amount of money you save will vary. 4 Refinancing available only on auto loans from another financial institution. Not available on existing loans with Freedom Federal Credit Union. 5 APR is ANNUAL PERCENTAGE RATE. Rate is effective March 4, 2020

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.



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.



FINANCIAL PLANNING SERVICES

Do you need professional, guided financial planning and investment services to help you through some important financial decisions? Freedom is pleased to offer financial planning and wealth management services through our trusted partner, The Kelly Group. TKG's experienced and dedicated Team of professionals provides a variety of financial planning and management services, all with one aim in mind: to help you and your family achieve your financial goals. The Kelly Group can be your trusted, holistic partner in your journey to financial independence.

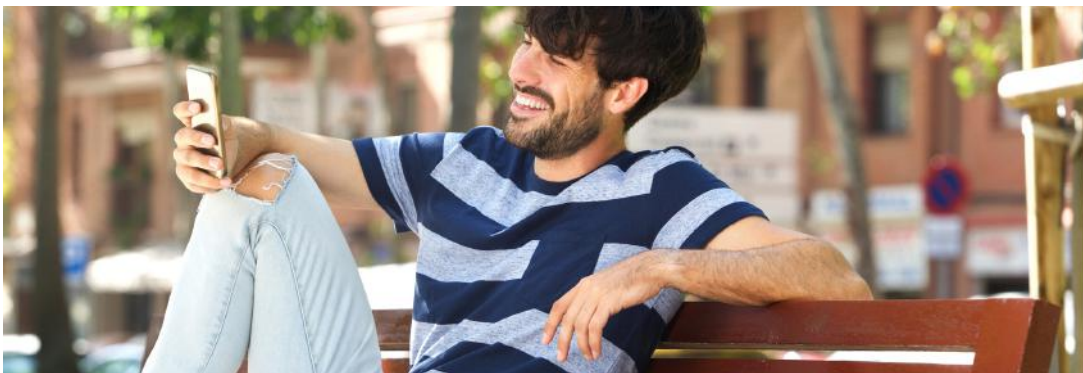
[Learn More](#)

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'S CARD MANAGER APP



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



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.

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

Click [HERE](#) for more info!

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 Gift Card* -- Good luck!

CONGRATULATIONS to May's winner
Jeanne 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 6/18/2020 until 6/30/2020

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

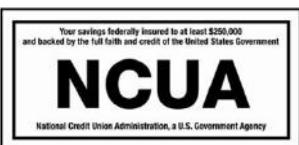
Fountain Green

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.