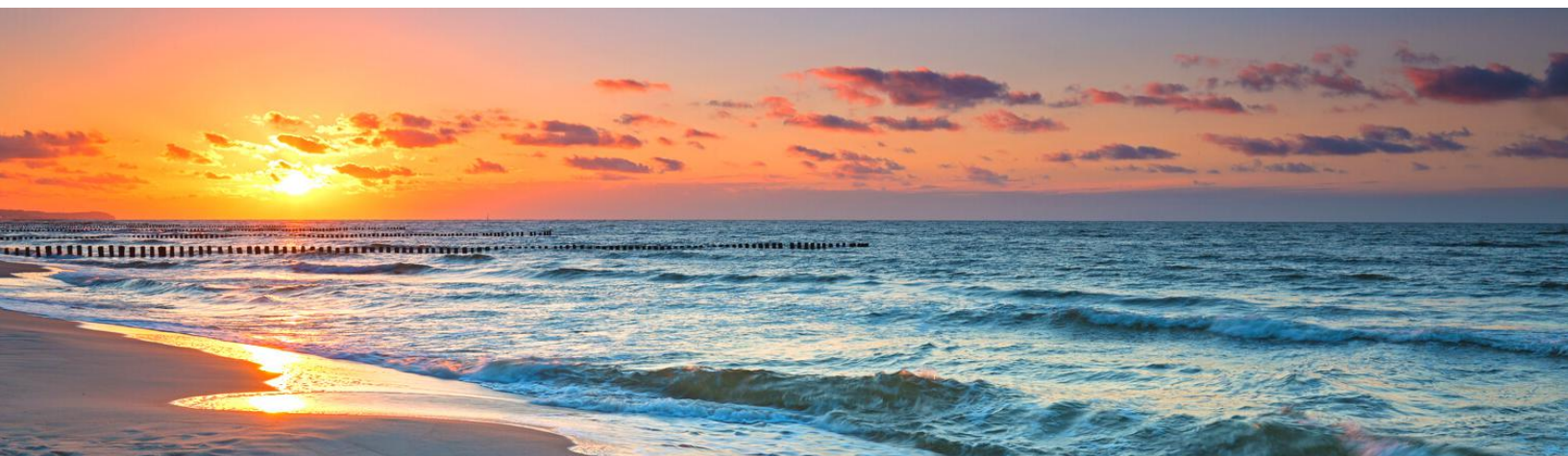




Member Newsletter

AUGUST 2020



IN THIS EDITION...

- Help Us Stuff the Bus!
- Coming Soon: Contactless Cards
- Back to School Apps
- 2020 Golden Apple Awards
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org

#FREEDOMSPIRITWEEKS

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

Congratulations to Laura C - the winner of Freedom's first ever #FreedomSpiritWeeks summer contest!

Thank you to everyone who brought us along on their summer adventures. We hope you had as much fun as our staff did each week!

Of course, the fun doesn't end here. Tune in again this fall for our #FreedomToHelpChallenge.

Miss out on the fun? Check out our [Facebook](#) page to see all of the weekly winners.

HELP FREEDOM STUFF THE BUS

DONATE SCHOOL SUPPLIES HERE



HELP US STUFF THE BUS

With your generous support, we can provide our most vulnerable children with the critical supplies they need to be ready to learn. All donations support children in Harford County.

July 27 - September 18

Essential School Supplies Needed

Pencils • Markers • Crayons • Glue Sticks • White Glue • Pocket Folders
Highlighters • Dry Erase Markers • Colored Pencils • Loose Leaf Paper
Composition Books • Erasers • Scissors • Graphing Calculators
Pencil Boxes • 3 Hole Binders (1.5") (3") • Binder Pouches • Backpacks
Index Cards • Ziploc Bags • Tissues • Hand Sanitizer (lots!)

Monetary and registry donations are accepted
at www.bit.ly/harfordtoolsforschools



Although many classrooms will be virtual this fall, essential supplies are still needed. Help us provide Harford County Students with the tools they need for academic success!

Please note that this year, collection boxes will not be available in Freedom branches. Check out the [Harford Education Foundation's Facebook](#) for more information and instructions for donating.

COMING SOON: CONTACTLESS CREDIT AND DEBIT CARDS



Contactless cards have quickly become the easiest way to make purchases.

To ensure that our members are receiving the best payment experience, we are pleased to announce that all Freedom Debit and Credit Cards will soon feature Contactless Technology to make your purchasing faster, safer, and more secure.

With contactless cards you...

1. **LOOK**... for the contactless symbol anywhere you shop.
2. **PAY**... with your contactless card at the top of the terminal when you're ready to pay
3. **GO**... your payment is securely processed in seconds!

More information will be available in the coming months, so be sure to stay up to date with the latest from Freedom.

As always, we thank you for the opportunity to serve you.



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.** Refinance⁴ with Freedom and start saving today!

[Click HERE to Learn More](#)

EMPOWER CHECKING

A Rewards Card That Works for You

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!

[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. *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.

NEED TO STOP BY A BRANCH?

Be sure to monitor our [website](#) to stay up-to-date on our branch hours and policies. As always, our online and mobile banking options are here when you need them, and we are always making improvements to ensure you have the best possible experience.

BACK TO SCHOOL APPS

The new school year is starting soon! Whether your kids are getting ready for another round of remote schooling via Zoom or they're packing their backpacks with face coverings and hand sanitizer for in-person schooling COVID-style, there's at least one app to help get the year off to a great start. Here's a rundown of some of the most likely candidates:

myHomework (iOS, Android)

It's not easy to keep up with assignments, projects and scheduled tests from so many different classes. Help your child stay on top of their work this year with the myHomework app. With color-coded classes to keep things organized and automatic reminders before looming due dates, the app is super-easy to use. The free version of the app includes assignment tracking, due date reminders, syncing between classes and homework widgets, while the paid version, at just \$4.99 a year, offers an ad-free upgrade with file attachment support, enhanced app widgets, external calendar access, a homework import feature and more.

LaLa Lunchbox (iOS)

This adorable app makes meal planning fun again! No more arguments and frustrations about what to prepare for lunch; with your child on board, it's easy as pie. Let your child set up a profile with a selected monster avatar, and choose a virtual meal from the LaLa Lunchbox's food library by dropping their chosen foods into the monster's mouth. The app will tell the parents what to buy in the grocery store so they can prepare the lunch their kid wants. Parents can also customize the food options for specific diets, and all the choices are preselected by a dietician. Meal planning, done!

Cozi Family Organizer (iOS, Android)

Between school schedules, meet-the-teacher nights, after-school activities and more, parents have lots to keep track of at the start of a new school year. The free Cozi app helps keep the entire family organized with a synced family schedule and color-coded calendar that streamlines across multiple devices. Save grocery lists and recipes on the app, and keep a running to-do list on Cozi to keep on top of all your errands and chores. You can even manage a family journal on the app for the ultimate in sharing!

Bear Focus Timer (iOS, Android)

If you've got a little one at home who has trouble focusing on their tasks, the Bear Focus Timer (BFT) app might be just what you need. The no-frills Pomodoro-style timer is created to help the smallest of minds stay focused on their homework, chores or other activities with the help of simple schedules and white noise. You won't find a lot of bells and whistles on this \$1.99 app, but the timer allows the user to customize focus times and break times for the ultimate in productivity.

Back-to-school season can be frenzied as the family adjusts to a new routine and schedule. This year, more than ever, comes with a new set of challenges. We hope you find new tools and tricks to help you keep calm and organized so the entire family can ace the start of the new school year.



VIRTUAL GOLDEN APPLE AWARDS

At a virtual reception on Wednesday, August 5th, Freedom honored Heather Morris as the grand prize recipient of the 2020 Golden Apple Annual Educator Award grant competition. Ms. Morris, who is a Reading Specialist at Roye-Williams Elementary School, won the top \$2,000 grant for her plans to engage the entire student body in a 6-week-long Reader's Rise initiative.

After a record number of submissions were received last year, Freedom's leadership decided to add an additional \$1,000 award category for 2020. Ms. Sandra Waltemire, Special Educator at North Harford Middle School was named the recipient of this award category. Her application detailed the school's Life Skills Program, which helps students with significant intellectual disabilities develop the skills they need to be more independent.

Additionally, two other recipients were awarded grants: Olivia Hartlaub, Vocal Music Teacher at Church Creek Elementary School, and Jessica Merlette, Kindergarten Teacher at Ring Factory Elementary School. Both Ms. Hartlaub and Ms. Merlette will receive \$500 each to fund initiatives at their respective schools.

Ms. Hartlaub plans to use the grant fund to purchase a set of 13 ukuleles for the 4th grade students of Church Creek Elementary, while Ms. Merlette will be using her grant funds to enrich her classroom's Centers, where her students explore stations that incite curiosity while developing social, emotional, physical, and academic skills.

We are honored to support our local schools and teachers in this capacity. Thank you to all who entered - we look forward to hearing from you again next year!

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.

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 increased 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, increased from \$5,000 to \$5,525.

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 JULY's winner
SHARON M.!

*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 8/20/2020 until 8/31/2020



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

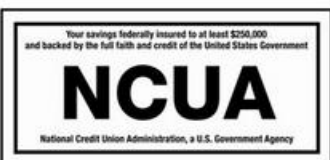
Fountain Green

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.