



# Member Newsletter

SEPTEMBER 2020



## IN THIS EDITION...

- Freedom x HCPS Mask Donation
  - 2020 Virtual Annual Meeting
  - Freedom Branch Hours Updates
  - Benefits of Contactless Cards
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

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



## MEMBER TESTIMONIAL

"Everyone is amazing friendly and helpful. I love Freedom! I'll never bank anywhere else, and I'm so glad I became a member. Never have had one issue in the years I've been coming here. Thank you to all of them!"  
- Maureena T.

## FREEDOM'S FINANCIAL EDUCATION CENTER

We know that navigating your finances can be challenging, and we are committed to providing you with resources to help manage your financial future. That's why we partner with Everfi to bring you short, interactive learning experiences that are mobile and tablet accessible.

Financial Wellness begins with taking a simple step. Visit Freedom's [Financial Education Center](#) to get started on your path to financial wellness today.



Harford County Public School (HCPS) and Freedom Federal Credit Union leadership and staff representatives gather on the steps of HCPS Headquarters to showcase the new masks that will be distributed to HCPS employees across the school system.

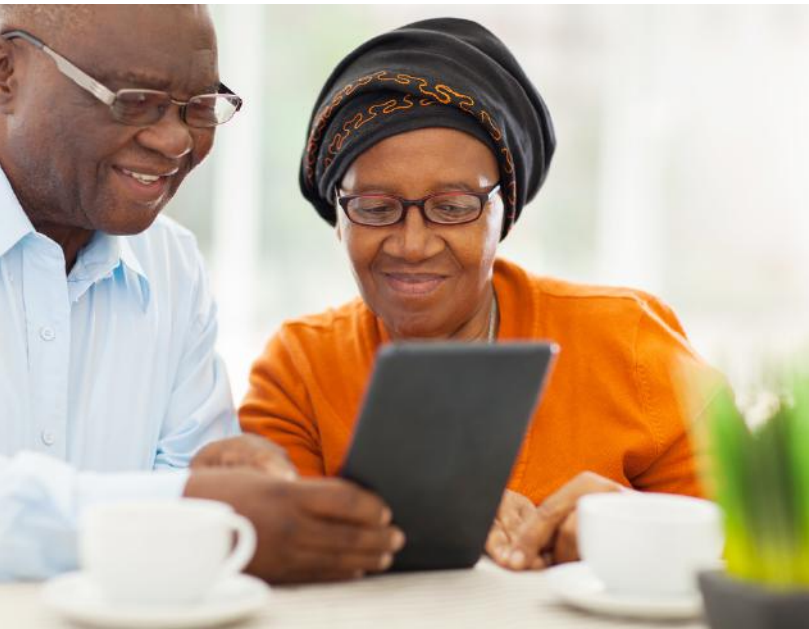
## **FREEDOM DONATES MASKS TO HCPS**

Freedom Federal Credit Union, in partnership with Harford County Public Schools (HCPS), provided all teachers and support staff with protective, reusable face masks for the upcoming school year. 6,000 masks were distributed to all teachers, and staff.

Additionally, 30 no-contact thermometers have been donated by Freedom for use in all HCPS school buildings and offices. The contribution to purchase the masks and thermometers is intended to show appreciation for every HCPS employee's contribution and dedication, and to provide critical protective equipment to help support HCPS protocols to keep all HCPS employees safe and healthy during the upcoming year.

“In the best of times, we have always made it a priority to show our teachers that we care about their well-being and appreciate their dedication to the children in our community,” stated President and CEO of Freedom Federal Credit Union, Mike MacPherson. “In what now feels like the worst of times, we know that the pressures our educators, and all those who support our education system, face, will be great, and we hope this sponsorship will show our appreciation for all they do while supporting their health and safety.”

## 2020 VIRTUAL ANNUAL MEETING



Due to COVID-19 and social distancing restrictions, our Annual Meeting, originally scheduled to take place in April 2020, will now be a fully virtual meeting.

**Date:** Tuesday, October 13, 2020

**Time:** 4:00pm – 4:30pm (eastern)

**Agenda:** We will be discussing...

- 2019 and 2020 business summary / update
- Board Election vote
- New Business
- Q&A with Freedom's CEO and Chairman of the Board

[CLICK HERE TO REGISTER](#)

Please note, you must be a current Freedom Federal Credit Union member to participate in this meeting.

We look forward to 'seeing' you there.

## FREEDOM LOBBY HOURS UPDATE



Freedom Federal Credit Union is excited to announce that our branch lobby hours have expanded, as of September 8.

The Swan Creek branch in Havre de Grace, our Park Avenue branch, on Emmorton Road, our Fountain Green branch, on Churchville Road, and our Forest Lakes branch, on Rock Spring Road, are open Monday through Friday, 9am – 5pm.

Drive-thru hours remain the same, as well as our Saturday hours. All branch hours are communicated on our [Branch Locations page of our website](#).

The Edgewood Branch continues to operate as a drive-thru only location.

All lobby access continues to be by appointment-only. An appointment scheduler is available on our [Homepage](#).

You can also make an appointment by calling our Contact Center at 800-440-4120.



## REFI YOUR RIDE

Take 2.00% APR<sup>1</sup> Off Your Current Auto Loan Rate

Make no payments for up to 90 days<sup>2</sup> and save hundreds or even thousands over the life of your loan.<sup>3</sup> **Freedom can approve your loan in minutes - either online, over the phone or at a branch.** Refinance<sup>4</sup> with Freedom and start saving today!

[Click HERE to Learn More](#)

## EMPOWER CHECKING

A Checking Account 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. 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 provide you with the best possible experience.

# BENEFITS OF CONTACTLESS CARDS

Freedom members are constantly receiving the best products and service the industry has to offer. With that, all Freedom debit cards will soon feature Contactless Technology. Today, we're breaking down what makes these cards great, and what paying at a terminal will change for you.

## WHY CONTACTLESS TECHNOLOGY?



**It's fast.** Cardholders can tap to pay with their contactless card and be on their way in seconds.



**It's easy.** Cardholders simply tap their contactless card on the contactless-enabled checkout terminal to make a purchase.



**It's secure.** Contactless cards use the same dynamic security as chip cards. Each transaction is accompanied by a one-time code that securely protects their payment information.

## HOW IT WORKS

Contactless cards have an embedded chip that emits short-range radio waves. When you place your card within a few inches of a contactless-enabled payment terminal, your payment information is transferred.

While it's often referred to as "tap to pay," no tapping is actually needed. Instead, you only need to place your card within a few inches of the payment terminal to initiate payment. It may take a second or two for the transaction to complete, so don't pull your card away too quickly. To indicate when the transaction is complete, the payment terminal may beep, display a green checkmark or flash a green light.

Contactless cards are coming soon, and they will have a brand new look! Be sure to check out next month's newsletter for new updates and information. We are excited to bring you this new product, and look forward to a seamless transition.

## THE DAILY RECORD NOMINATION

Freedom Federal Credit Union is excited to announce that we were ranked by The Daily Record readers as one of the Best Mortgage Lenders!

This is an exciting honor that we are proud to receive. Freedom provides our members top-tier service and benefits, and we are grateful to know that you recognize that.

Freedom was also nominated as one of the finalists for Best Credit Union. The final announcement will be made in October. Stay tuned!



## 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 AUGUST's winner  
**CHRISTINE T.!**

\*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 9/17/2020 until 9/30/2020



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

## 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

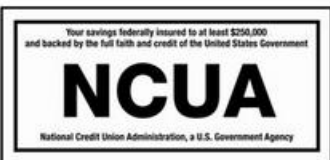
### Fountain Green

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 referring us to friends and family, sharing your experience, or writing us a review on our **Facebook** page.