



CARING FOR THE
COMMUNITY,

ONE MEMBER AT A TIME.

2019 ANNUAL REPORT



 **FREEDOM**
FEDERAL CREDIT UNION

MISSION

To be a trusted partner by creating a culture of people helping people that meets the needs of our members and the communities we serve.

VISION

Offer financial opportunity, choice, and value while building relationships that provide a memorable experience in the lives of our members and the communities we serve.

HISTORY

Freedom Federal Credit Union began in 1953 as MATCOM Federal Credit Union. The Credit Union started in Baltimore and later moved to Harford County in support of the Edgewood Arsenal, which became part of Aberdeen Proving Ground. We received our Harford County community charter in 1999 and changed our name to Freedom Federal Credit Union in 2000. Today, Freedom serves individuals who live, work, worship, volunteer, attend school, or have family in Harford County. We also support local businesses with savings, checking, loans and other business services. We're proud to call Harford County home!

THE FREEDOM ADVANTAGE

Freedom Federal Credit Union is different from other financial institutions. Sure, we offer the same financial services that banks do, but it's how we are different that really matters. Here are some of the ways we structure ourselves to always put you, our members, first.



MEMBER-OWNED

Freedom is owned and controlled by members. Each and every member owns a part of the Credit Union. Your opinion matters. Your vote counts. You elect a volunteer board of directors to manage the Credit Union.

NOT-FOR-PROFIT

Freedom operates to promote the well-being of our members. We are a not-for-profit organization, which means we reinvest any profits we make back into the organization. That allows us to provide higher savings rates, lower loan rates, and fewer fees, all while supporting the Harford County community where we live and work.



COMMUNITY SUPPORT

Freedom believes in a strong connection with the communities we serve. Through financial education, donations, sponsorships, scholarships, workplace partnerships, and volunteerism, Freedom is committed to keeping our Harford County communities strong.

BOARD OF DIRECTORS

Michael Kaiser
Chairman of the Board

Richard Gerety
Vice Chairman

Lisa Ermatinger
Treasurer

Benjamin Casole
Director

James Church, Jr.
Director

Ronnie Davis
Director

George Heidelmaier
Director

Kirk Kinder
Director

SUPERVISORY COMMITTEE

Deborah Bloom
Chairperson

Alma Talbert
Secretary

Jim Church, Jr.
Member

Nick Pindale
Member

Cathy Blount
Member

EXECUTIVE LEADERSHIP

Michael MacPherson
President and CEO

Michele Young
Chief Operating Officer

Keith Gill
Chief Financial Officer

Chris Eliopoulos
Senior Vice President,
Lending

Carmen David Mirabile
Senior Vice President,
Marketing

Stacie Sloan
Senior Vice President,
Member Services

Robert Wehland
Senior Vice President,
Business Banking

CHAIRMAN'S REPORT



It has been my privilege to serve as Chairman of the Freedom Federal Credit Union Board of Directors for the last 11 years, and to represent the rest of the Freedom Board who serve as the elected representatives of our entire membership. We are honored to have guided this great organization through positive growth and change over the past year, and we are

excited about what lies ahead for us.

Freedom is a financial institution defined by growth and financial success. This was evident with our strong financial performance in 2019. Throughout the year, Freedom enhanced many products and services, based on your feedback, to better serve your financial needs. We increased deposit rates on our certificates and our checking accounts. We lowered rates on our debt consolidation loans, vehicle loans, and personal loans. We enhanced our merchant services for our business banking members. We offered new financial education and budgeting tools to help you make more informed decisions. We partnered with The Kelly Group to provide you guided financial planning and investment services. We upgraded our technology to provide you with a better digital experience – both online and at our ATMs. And we upgraded our phone systems for a quicker, more effective Call Center experience.

As a result of our membership taking full advantage of the financial solutions we provided in 2019, assets finished very strong at over \$319M at year end, a 4.30% increase over 2018. Our Net Income for the year was \$1.72M, our second

highest in the history of our Credit Union! Membership finished with a total of 31,608 strong.

The most important measurement of a credit union's soundness is its capital ratio. Freedom Federal Credit Union is considered well-capitalized, as our year-end Capital Ratio finished at 9.36%, the highest in our history. By all accounts, 2019 was a year of strong financial performance, achievement, and success. Equally critical to the performance numbers is the fact that Freedom continued to grow as a safe and sound financial institution, with continued focus in meeting and caring for each of our members' needs.

Thank you, once again, for the loyalty and trust you place in us as your financial partner. As with anything, there will be challenges ahead, and we will be ready to meet them. 2019 was a tremendous year that has helped us position the Credit Union for continued future growth. The Freedom Federal Credit Union that exists today is far different than the one that began in 1953, just as where we are now will be far different from the Credit Union in the years ahead. With your trust and loyalty, together, we will meet the challenges of the future and continue our road to success.

Respectfully Submitted,

A handwritten signature in blue ink that reads "Michael E. Kaiser".

Michael Kaiser
Chairman of the Board



DEPOSITS

\$10.8M IN SHARE DEPOSITS

1,593 NEW CHECKING ACCOUNTS

VEHICLE LOANS

1,847 VEHICLE LOANS FUNDED

\$53M IN FUNDED VEHICLE LOANS

HOME LOANS

189 HOME LOANS FUNDED

\$5.7M IN HOME PURCHASES FUNDED

\$6.3M IN HOMES REFINANCED

\$3.4M IN HOME EQUITY LOANS FUNDED

\$4.5M IN HOME EQUITY LINES OF CREDIT EXTENDED

UNSECURED CONSUMER LOANS

849 UNSECURED CONSUMER LOANS FUNDED

\$2.2M IN ANYTHING LOANS FUNDED

\$2.1M IN DEBT CONSOLIDATION LOANS FUNDED

\$2.7M EXTENDED IN VISAS AND LINES OF CREDIT

BUSINESS BANKING

54 BUSINESSES SERVICED IN 2019

\$5.9M IN BUSINESS LOANS FUNDED



PRESIDENT/CEO REPORT



I remember growing up and my father telling me, "the two most important things you have are your name and your word". Both are shaped by experience, your actions, or reactions, how you present yourself, what you do for others, and how you handle adverse situations. These things build your reputation. They can open or close doors to your future, and they can set you on a path for success or failure.

Freedom Federal Credit Union is an organization whose name and reputation start with people helping people and is expanded upon by creating positive member experiences, serving the community, and caring for its employees. We will always focus on the good we do, the good people we employ, and the community and members we take great pride in serving. We will also look for ways to improve; we will always listen to our members and strive to be better when the opportunity presents itself. This is how we will continue to build a strong reputation and a trusted name.

In 2019, our primary focus was to care for the Harford County community, one member at a time. After all, we are Harford County. We work here, we live here, we serve here. Our very existence is to provide care and support for this community, and we feel we do this well. Each and every member is important to us. With every story we hear, every member, or prospective member, we meet, with every one of your financial situations that are brought to us for consideration, the common thread that binds it all together is that we care. We care about you. We care about our community. We care about our employees. And we care about our Credit Union. We don't make decisions lightly. And we always make decisions that are in the members' best interests first. If we can take care of our members, one member at a time, we know we can make an overall and lasting difference in the community as a whole. Doing what's right for our members is a fundamental belief. It's why we don't try to profit from fees, and why we treat each member fairly.

And you, our members, play a big part in how we can best take care of our shared community. When you choose Freedom as your banking partner, you add value to Harford County. As a not-for-profit organization, we not only return value to you through great rates, free services, enhanced technology, and an exceptional member experience, but also through the investment of time and resources to help our community grow stronger. The more our Credit Union grows, the more support we can provide.

HIGHLIGHTS

2019 was defined by many achievements for the organization as a whole. I'm excited to share some of these with you now.

In 2019, we:

- Provided over \$180,000 in community support through sponsorships, scholarships, and donations within the Harford County Community.
- Supported 76 local charities, nonprofits, and community organizations.
- Volunteered over 400 hours to support non-profit organizations throughout Harford County.
- Provided financial support of over \$35,000 to Harford County Public Schools for various initiatives, including their Annual Employee Service Recognition Program.
- Provided \$20,000 to Upper Chesapeake Health Foundation to fund various projects.
- Donated \$15,000 to MedStar Health Bel Air to support the build-out and development of their Cancer Healing Garden.
- Contributed over \$15,000 to various projects and initiatives in support of our military, their families, and the Aberdeen Proving Ground.
- Provided over 15,000 prizes to reward the students who completed the Harford County Public School's Patriot Program.
- Provided over \$3,000 to Harford County Educators through our Golden Apple Scholarship Program.
- Lowered the rate on our Debt Consolidation loan to provide members a way out of high interest debt, and towards a fresh start.
- Introduced student loan programs to help prospective students make their educational dreams a reality.
- Launched our new online Financial Education Center, consisting of free, online, interactive modules covering key financial concepts, and made them available in both English and Spanish.
- Partnered with The Kelly Group to offer Freedom members professional, guided financial planning and investment services.
- Introduced HomeAdvantage™, a new program designed to simplify the home buying and selling process, and often saving our member thousands of dollars on their closing costs.
- Hosted two Shred-Days, safely disposing of over 18,000 pounds of members' sensitive documents.
- Introduced MoneySmart, a new budgeting software application to provide members a better way to manage and save money.
- Expanded digital signature usage to streamline the account opening process.
- Added the ability to apply for personal loans directly from mobile banking.
- Added additional settlement times for Same Day ACH to give you access to your money faster.
- Sponsored Military Saves Month for defense employees, military, and their families.
- Hosted nearly 100 financial education seminars throughout Harford County schools, Aberdeen Proving Ground, and on location at our Workplace Partners.
- Upgraded our Call Center phone system for a quicker, more intuitive experience.

FINANCIALS

2019 was a year of solid financial performance and growth. Our Net Worth ratio for 2019 was 9.36% – this is the highest in our history. This is a very important statistic as it measures the “reserves” Freedom has built to weather any future downturns in the economy.

Freedom ended 2019 with total assets of \$319M. Total Share Deposits grew to \$112M. Loan activity was strong, including funding 189 new home loans for a total of \$20M, and funding 1,847 new auto loans for a total of \$53M.

Freedom is a proud supporter of the Harford County business community, and business owners continued to see the value that Freedom brings to them. In 2019, Freedom supported 54 local businesses and provided \$5.9M in loans to our business members.

Overall, Freedom produced Net Income of \$1.72M, the second highest in our history.

LOOKING TO 2020

Member expectations, technology, and financial needs continue to evolve and change. For Freedom to remain relevant, we must not become complacent. We will invest our time and resources in a long-term strategy that focuses on our members’ future needs, as well as sustained membership growth. We will refresh our products and services to best meet your needs, further improve our technology to enhance your online and mobile banking experience and streamline our applications processes. We will continue to expand financial education tools to provide you more information and resources, invest in our employees’ continuing education to better serve you, introduce relationship and referral programs to reward you for your trust, loyalty, and advocacy, and lastly, provide even more community support.

In everything we do, our #1 priority will always be with a focus on our members and the community we serve. Overall, Freedom is well positioned to achieve another financially-strong and community-focused year in 2020.

I would like to thank our Board of Directors for their leadership and commitment to serve in the best interests of our members. I would also like to thank our employees, who serve as passionate advocates for our members, each and every

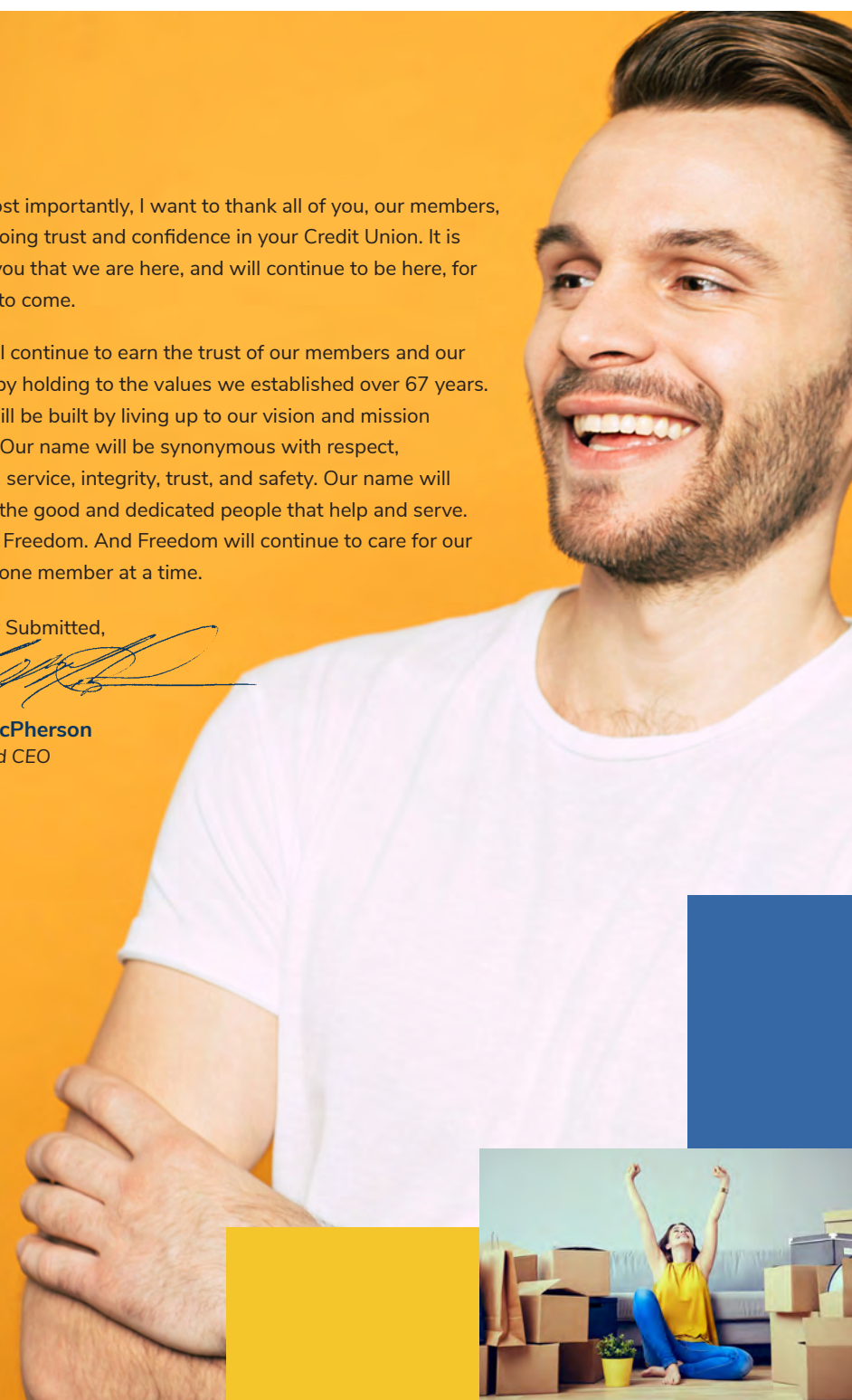
day. And most importantly, I want to thank all of you, our members, for your ongoing trust and confidence in your Credit Union. It is because of you that we are here, and will continue to be here, for many years to come.

Freedom will continue to earn the trust of our members and our community by holding to the values we established over 67 years. Our name will be built by living up to our vision and mission statements. Our name will be synonymous with respect, compassion, service, integrity, trust, and safety. Our name will reflect all of the good and dedicated people that help and serve. Our name is Freedom. And Freedom will continue to care for our community, one member at a time.

Respectfully Submitted,



Michael MacPherson
President and CEO



MEMBERS' REMARKS ABOUT FREEDOM

"Aside from a consistently professional and courteous staff, Freedom, in general, makes better financial sense than the alternative."

- ROBERT C.

"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 issues in the years I've been coming here. Thank you to all of them!"

- MAUREENA T.

"Friendly and knowledgeable staff, which made feel more comfortable about opening an account with Freedom."

- LAUREN B.

"The professionalism and warm welcome you get once you walk in. They all know me, and it's a good feeling."

- JON S.

"I was treated like I was important and I mattered ... that is important to me when I am in a new place."

- JEANNINE G.

"The best service in town!"

- NANCY M.

"The friendly feel from the time you walk in the door and the time it takes during the transaction. You're not standing in line for 15 minutes waiting for a teller to help you. I've always been helped immediately or within a few minutes!"

- CARLISIA R.

"My accounts are managed well. Rates are fair market. Staff are professional and friendly."

- LANA P.

"Freedom has always tried their very best to accommodate my needs."

- ANNIE W.

"Always got my interest (no pun) at heart. They go out of the way to see my needs are met. Thanks to the whole crew."

- THOMAS K.

"For me, it is very convenient because it is so close. I've been with Freedom for 50 years now. They don't have all the fees that other banks have and have decent percentage rates for their CDs. I am truly satisfied with Freedom."

- LINDA R.

"It's nice to feel good about referring someone to a good establishment."

- THOMAS G.

"I always feel welcome there and that is why I bank at Freedom."

- VICTORIA B.

"I have loved this Credit Union and the people working for it for many years. This is an excellent Credit Union, and I have referred many people to you. I have financed my mortgage, cars, second mortgage, credit card, and refinanced my home with you. I never, ever had any problems. The tellers, and everyone I have contact with, are friendly, knowledgeable, and efficient. Thank you very much."

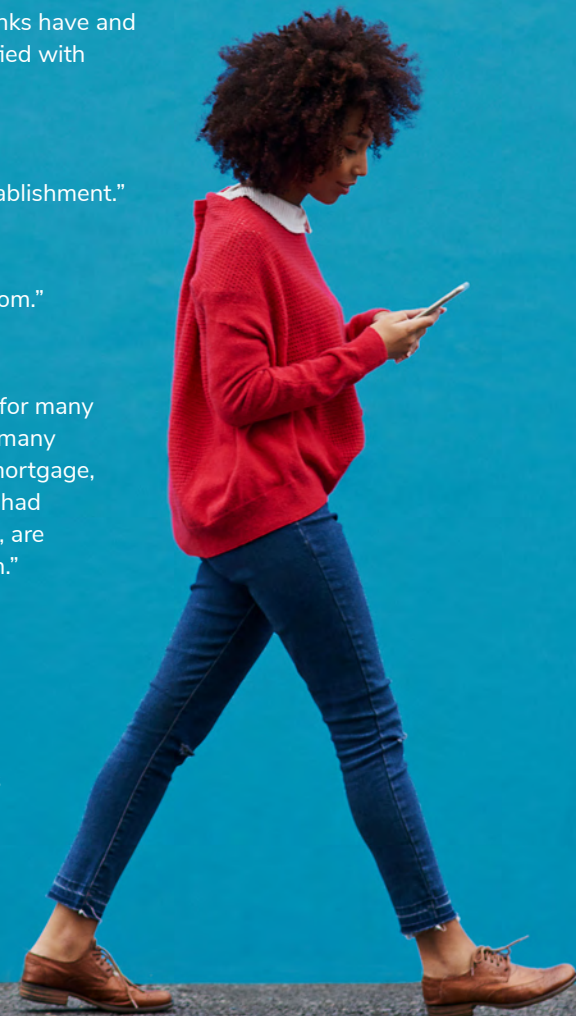
- PAULETTE J.

"This is the best bank in Harford County!"

- MICHAEL M.

"I've been a member there since I was a kid and have always been satisfied with the service."

- SARAH H.



"I appreciate the time that is taken by all of the employees to ensure 100% customer satisfaction each and every time I visit Freedom."

- MICHELLE T.

"I have been dealing with the credit union for over 10 years and I have never had a complaint, and always recommend Freedom!"

- DOREEN T.

"Great location. Friendly, knowledgeable staff. Has all the services I need. Good hours. Nice website."

- RENEE G.

"I have been a member since 1988 and Freedom Federal Credit Union has always provided me with great service. My interactions with Freedom Federal Credit Union have always been very positive, regardless of which office I had visited."

- JEAN V.

"I was welcomed and treated with dignity and respect, and I feel my wife and children would have received that same treatment. That is a VERY important quality for a business to demonstrate embrace racial and/or ethnic minorities in Harford County. We do not always feel welcomed or respected within our own community. Freedom has set a new expectation for me and my family."

- STEPHON S.

"I needed a UTMA account created for my child that complied with the New York Department of Labor. I went to Navy Federal Credit Union first and they were not willing to fill out the paperwork I had because they were unfamiliar with UTMA. Brianna researched the Act and was able to create the custodial account and fill out the Department of Labor documents for me. I was shocked with how much more willing the staff at Freedom Federal Credit Union was to assist over Navy Federal."

- EVIE J.

"Freedom FCU is conveniently located, everyone is very helpful and Freedom is much better than other banks in fees."

- LINDA R.

"I have dealt with Freedom a very long time. This is a top-notch bank and the employees there are exceptional. Everyone in the bank is very pleasant and helpful."

- JOAN G.

"How warm and friendly everyone is. There is no feeling of being rushed. You can take your time to explain things. Everyone is so sweet and you just feel a level of care that most places simply do not have."

- SHANE B.

"Love this Credit Union. So much better than a traditional bank."

- PARKE B.

"We do almost all of our banking with Freedom and are very happy with them."

- LAUREN W.

"I have been with Freedom for a long time and never considered any other bank."

- URSULA D.

"Freedom is the best!"

- JAMES W.





SUPERVISORY COMMITTEE REPORT



The Supervisory Committee serves as an independent representative of Freedom's members, as mandated by The Federal Credit Union Act. The major purpose of the Committee is to protect and safeguard Freedom members' assets. The Committee monitors

internal controls, guards against loss, detects areas of fraud and errors, and promotes effectiveness and efficiency of operations. The Committee ensures laws, regulations, and internal policies and procedures are established according to established laws, and carried out faithfully. Freedom's Senior Management and staff, the Supervisory Committee, and Rowles & Company, LLP, the outside certified public accounting (CPA) firm, as well as an internal audit firm, work together to provide a strong control function, as well as ensure members receive the best possible service.

Rowles & Company, LLP performs an annual audit of the Credit Union's financial statements in accordance with generally accepted auditing standards. The internal audit firm administers a comprehensive risk assessment and internal audit program, and reports findings to the Committee to ensure compliance with procedures, policies, and federal laws and regulations. Freedom Senior Management and staff, interact with Rowles & Company, LLP, the internal audit firm, and the National Credit Union Administration (NCUA) examiners in executing the various audit objectives.

In 2019, the Committee reviewed and acted upon all procedural concerns, addressed all personnel and member problems that arose during the year, and took appropriate action to resolve issues. Additionally in 2019, the Committee periodically examined Freedom's financial reports and related statements and addressed any concerns. Rowles & Company, LLP performed the Verification of Member Accounts and conducted the 2019 External Annual Audit for the Supervisory Committee in January of 2020. The financial report, as presented in this Annual Report, is extracted from that audit.

This Annual Audit Report (as of Dec 31, 2019) contains no reportable conditions. It is the opinion of the Supervisory Committee that the affairs of Freedom Federal Credit Union are being managed responsibly.

**All comments and concerns should be sent to:
Supervisory Committee
Freedom Federal Credit Union
2019 Emmorton Road
Bel Air, MD 21015**

(Please do not send payments to the Supervisory Committee.)

Respectfully Submitted,

**Deborah Bloom, Chair
Alma Talbert, Secretary**

**Jim Church, Jr., Member
Nick Pindale, Member
Cathy Blount, Member**

INDEPENDENT AUDITOR'S REPORT

REPORT OF INDEPENDENT AUDITORS ON SUMMARY FINANCIAL STATEMENTS

We have audited the accompanying financial statements of Freedom of Maryland Federal Credit Union, which comprise the balance sheets as of December 31, 2019 and 2018, and the related statements of income, comprehensive income, changes in members' equity, and cash flows for the years then ended, and the related notes to the financial statements.

MANAGEMENT'S RESPONSIBILITY FOR THE SUMMARY FINANCIAL STATEMENTS

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing

standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of

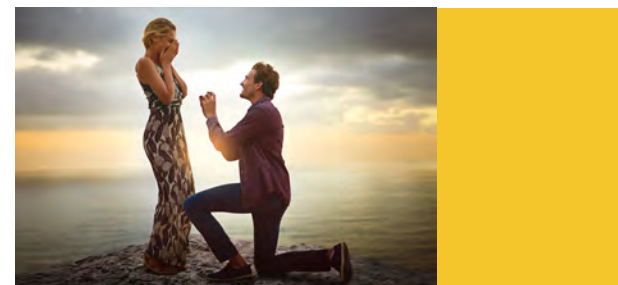
significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

OPINION

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Freedom of Maryland Federal Credit Union as of December 31, 2019 and 2018, and the results of their operations and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Rowles & Company, LLP
Baltimore, Maryland
March 25, 2019



ROWLES
& Company, LLP
Certified Public Accountants

8100 Sandpiper Circle, Suite 308, Baltimore, Maryland 21236
443-725-5395 Fax 443-725-5074 • Website: www.Rowles.com

BALANCE SHEET

Years Ended December 31

2019

2018

ASSETS

Cash and cash equivalents	\$ 45,442,995	\$ 25,741,854
Loans to members, net	257,986,888	263,163,772
Investment securities available for sale	4,858,673	5,955,421
Federal Home Loan Bank stock	275,600	284,200
National Credit Union Share Insurance Fund deposit	2,670,719	2,703,194
Perpetual contributed capital	1,367,927	1,367,927
Accrued interest receivable	697,220	747,478
Property and equipment	4,592,258	4,507,578
Investment in credit union service organization	401,635	381,316
Prepaid expenses and other assets	945,184	1,173,789
Total assets	<u>\$ 319,239,099</u>	<u>\$ 306,026,529</u>

LIABILITIES AND MEMBERS' EQUITY

Members' share accounts	\$ 287,068,498	\$ 275,688,529
Accrued expenses and other liabilities	2,275,645	2,288,466
Total liabilities	<u>289,344,143</u>	<u>277,976,995</u>
Members' equity		
Regular reserve	3,857,922	3,857,922
Undivided earnings	26,036,598	24,314,609
Accumulated other comprehensive income (loss)	436	(122,997)
Total members' equity	<u>29,894,956</u>	<u>28,049,534</u>
Total liabilities and members' equity	<u>\$ 319,239,099</u>	<u>\$ 306,026,529</u>

These summary financial statements do not constitute a complete presentation. The complete set of audited financial statements, including the statements of comprehensive income, changes in members' equity, cash flows, and the notes to the financial statements, is available at the Park Avenue Branch during normal hours of operation.



STATEMENTS OF INCOME

Years Ended December 31	2019	2018
INTEREST INCOME		
Interest on loans	\$ 12,389,517	\$ 11,958,727
Interest on investments	827,243	614,124
	<u>13,216,760</u>	<u>12,572,851</u>
INTEREST EXPENSE		
Dividends on members' shares	1,736,133	1,287,787
Interest on borrowed funds	–	31,620
	<u>1,736,133</u>	<u>1,319,407</u>
Net interest income	<u>11,480,627</u>	<u>11,253,444</u>
PROVISIONS FOR LOAN LOSSES		
Net interest income after provisions for loan losses	<u>10,601,007</u>	<u>9,910,858</u>
NON-INTEREST INCOME		
Card services	1,276,862	1,251,896
Share draft fees	760,658	798,428
Gain on sale of investment securities available for sale	–	7,780
Loss on disposal of property and equipment	(19,011)	–
Loss on sale of foreclosed real estate	–	(1,981)
Gain on sale of loans	52,208	34,209
Other	665,396	848,053
	<u>2,736,113</u>	<u>2,938,385</u>
NON-INTEREST EXPENSE		
Compensation and benefits	5,811,998	5,524,749
Office occupancy	830,020	863,396
Office operations	814,631	769,826
Education and promotion	486,565	446,597
Loan and card servicing	1,112,911	1,201,746
Data processing and professional services	1,976,794	2,019,680
Other	582,212	550,087
	<u>11,615,131</u>	<u>11,376,081</u>
NET INCOME	<u>\$ 1,721,989</u>	<u>\$ 1,473,162</u>

COMMUNITY AND FINANCIAL SUPPORT



Freedom employees and their family members organized gifts with The Empty Stocking Fund at the end of 2019.



Freedom awarded a grand prize of \$1,000 to 2019 #FreedomToHelpChallenge winner, Anthony Johnson and Derek Dewitt of the Boys & Girls Clubs of Harford & Cecil Counties, for their Young Barbers Program.



Freedom Federal Credit Union awarded grant funds to its 2019 Golden Apple Annual Education Award recipients (L to R): Alisa Janiski, Tanya Zelwalk, and Jess Wilson.



In celebration of Freedom Federal Credit Union's Hits for Healthy Kids program, IronBirds Mascot, Ripcord, appeared with members of UMUH's dedicated pediatric care team and Foundation alongside executive staff from Freedom and the Aberdeen IronBirds.



Freedom employees volunteered twice in the Summer of 2019 with Habitat for Humanity Susquehanna's Aberdeen ReStore.



Freedom employees helped pamper 150 women for The Success Project's Annual Ladies Spa Day.



HCPS Superintendent, Dr. Sean Bulson, Freedom Federal Credit Union's President and CEO, Mike MacPherson, and Freedom's Business Development Director, Patrice Ricciardi, congratulated thirty-year honoree, Teacher Specialist, Amy Riley (Left) at the Freedom-sponsored HCPS Annual Employee Service Recognition Program.



Freedom Federal Credit Union President and CEO, Mike MacPherson, and contest facilitator, Ashira Quabili, presented the grand prize check to #SummerofFreedomFCU contest winner, Tracy Borkowicz, and her family.



Team Freedom raised scholarship funds with the Harford County Chamber of Commerce's 2019 Chamber Olympics.



Freedom provided volunteers for another Annual Summer Jam Family Fun Day presented by the Havre de Grace Housing Authority.



Freedom safely shredded over 18,000 pounds of members' sensitive documents over two Member Shred Days.



Freedom volunteers worked one-on-one with adults with disabilities from The Harford Center on a special field trip to Harford Glen.

BRANCHES

EDGEWOOD BRANCH

8213 Hoadley Road,
Building E 5002
Gunpowder, MD 21010

FOREST LAKES BRANCH

1990 Rock Spring Road
Forest Hill, MD 21050

FOUNTAIN GREEN BRANCH

1304 E. Churchville Road
Bel Air, MD 21014

PARK AVENUE BRANCH

2019 Emmorton Road
Bel Air, MD 21015

SWAN CREEK BRANCH

1830-C Pulaski Highway
Havre de Grace, MD 21078

CONTACT US

MAILING ADDRESS:

P.O. Box 1545
Bel Air, MD 21014
24/7/365 Member Service

CONTACT CENTER:

410-676-5700 or 800-440-4120
TDD: 410-676-9584

E-MAIL:

memberservices@freedomfcu.org

WEBSITE:

freedomfcu.org



Federally Insured by NCUA

