



Member Newsletter

OCTOBER 2020



IN THIS EDITION...

- Contactless Debit Cards are Coming
 - FreedomtoHelpChallenge Begins November 2
 - Register for Our Estate Planning Seminar
 - Freedom is Seeking Directors!
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org



MEMBER TESTIMONIAL

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

- Jean V.

ESCHEATMENT NOTICE

The State of Maryland requires all financial institutions to surrender inactive accounts over to the State Treasury. Inactive accounts are accounts that have had no activity for the last three years. Freedom is set to escheat these inactive accounts by the close of business on October 28th. We continue to make efforts to contact members in attempt to reactivate and educate regarding dormancy and MD State Law for abandoned property. If you receive a notice, please contact us at 800-440-4120, or make a transaction on your accounts. Once the funds are sent to the state, you will need to contact them directly.

NEW FREEDOM DEBIT CARDS COMING IN NOVEMBER



Consumer Visa Debit Card



Business Visa Debit Card

Current Freedom debit card holders will soon be getting brand new Visa debit cards with a brand new look, and feature Contactless tap and go technology.

Scheduled for November, members are asked to follow three simple steps when you receive your new card in the mail:

1. Activate your new card by calling 866-985-2273 or via the Freedom Card Manager App.
2. Sign the back of your card immediately.
3. If you have not done so already, download the Freedom Card Manager App and register your new card.

Be sure to update any recurring payments with your new card number and expiration date.

With Contactless tap and go technology, your new Freedom Visa debit card will make checking out a snap! Whether you are fueling up, stopping for coffee or picking up groceries, you can speed through the checkout line.

A VERY COVID-19 HALLOWEEN

Should you take your family trick-or-treating this year? If you live in areas where the community prevalence is lower, it seems to be OK to plan to trick-or-treat, but it's going to be a different experience than it was last year. Below, find out what safety precautions you can take when trick-or-treating.

- Stick with family if possible.
- Keep groups small.
- Mask up.
- Keep face-to-face interactions to a minimum.
- Sanitize often.

If you are going to hand out candy in person, be sure you are wearing a face covering over your nose and mouth when interacting with trick-or-treaters.

To avoid face-to-face interaction with trick-or-treaters, set up a bowl of candy outside and let your visitors help themselves.

At the end of the night, it's best to disinfect doorknobs and other surfaces that might have been touched by trick-or-treaters.

Worried about missing out on your annual Halloween party? With a bit of creativity, you can still celebrate Halloween with friends...

- Choose an outdoor venue, like a local park.
- Have everyone bring along their Halloween costumes, lawn chairs and individual party bags in their trunks.
- At the party, have everyone park so the trunk of their car is in full view. Set up chairs at safe distances and let everyone show off their costumes.
- Pop open the trunks for "trunk-or-treating".

POLITICAL FUNDRAISING SCAMS

The Better Business Bureau (BBB) is warning of an uptick in political fundraising scams seeking to collect donations allegedly going toward a candidate's campaign or specific cause. Here's all you need to know about political fundraising scams:

HOW THE SCAMS PLAY OUT

In a political fundraising scam, the victim receives a call from someone claiming to be collecting money for a political candidate or cause. The caller is aggressive and demanding until the victim agrees to make a donation. They will also insist on immediate payment. The victim, not recognizing the scam, willingly donates money — which goes directly into the scammer's pockets.

In another variation of this scam, the victim is targeted by a bogus online ad or email. After clicking on the ad or embedded link in the email, the victim is directed to donate funds. Here, too, the money goes directly to the scammer.

RED FLAGS

To spot a political fundraising scam, be on the lookout for these red flags:

- Fundraising email has grammatical errors and spelling mistakes
- Caller urges voter to make an immediate donation
- Caller or email insists on payment by specific means, such as wire transfer or prepaid debit card
- Email is sent from an insecure domain
- Email is sent from a domain that does not have a legitimate online presence

IF YOU'D LIKE TO DONATE

If you'd like to make a donation to your favored campaign or cause, follow these tips:

- Donate directly on the candidate or cause's official website.
- Never make a donation on a website that has an insecure address.
- Be cautious of phone solicitations for donations.
- Research any cause you'd like to donate to by researching FEC.gov or the Center for Responsive Politics.
- Do not donate to a cause that does not ask for your citizenship status.
- When donating funds, it's best to use a credit card.

IF YOU SPOT A SCAM

The FBI urges all citizens to report any election scams to a local FBI field office as soon as possible. This election season, vote no for scams!

ESTATE PLANNING SEMINAR SERIES

The Kelly Group and Freedom Federal Credit Union are offering a free virtual seminar series! You are welcome to attend one or both of these events. Follow the links below to register.

Fundamentals of Estate Planning

November 18th, 2020 - 6 PM

Will focus on general estate planning concepts and strategies that most everyone needs to understand. This overview may assist you in thinking about your own estate planning needs, and may help you in determining whether you might benefit from working with a financial planning professional.

What is an estate plan? Simply put, it's a map of how you want your personal and financial affairs to be handled in case of incapacity or death. It will help you make sure that your wishes are clear in order to avoid family disputes, preserving your property for your loved ones, and that your loved ones are properly provided for.

REGISTER NOW

Beyond Estate Planning - How to Leave Your Greatest Legacy

January 13, 2021 - 6 PM

Legacy Planning brings the human element into estate planning. What would happen to your loved ones if something should happen to you? Would they have a process to follow, or would their world be engulfed in chaos? This seminar takes you beyond estate documents, discussing how you can convert chaos to clarity and closure. Legacy Planning follows a logical progression, and each participant will be given a workbook for planning purposes. Legacy Planning is a dynamic process that is not hard—you just have to get started!

REGISTER NOW

We can't wait to 'see' you there!

FREEDOM TO HELP CHALLENGE



Freedom Federal Credit Union believes in people helping people and we are challenging Harford and Baltimore County volunteers, companies, and non-profits to participate in the 3rd annual Freedom To Help Challenge photo contest this holiday season.

Showcase volunteerism in Harford or Baltimore County for the chance to win a \$1,000 charitable donation for your local non-profit of choice and other weekly prizes.

The #FreedomToHelpChallenge was recognized by CUNA in 2019 with The Dora Maxwell Social Responsibility Community Service Award. We are excited to have the opportunity to support our community once again.

This year's contest runs from November 2nd until December 10th.

Want to know more? Check out our [website!](#)



FREEDOM SEEKS CANDIDATES FOR VOLUNTEER DIRECTOR AND COMMITTEE POSITIONS

Freedom Federal Credit Union is looking for Volunteers to fill Board of Director positions, for a three-year term, and a Supervisory Committee position, for a one-year term. Volunteers must be members of Freedom Federal Credit Union. Additional qualifications are: demonstrated leadership abilities, business experience, community involvement, and proven communication and interpersonal skills.

If you are interested in applying for a volunteer position, please submit a written response no later than November 16, 2020 to:

Freedom FCU Nominating Committee
P.O. Box 1545
Bel Air, MD 21014

In your response, please address how you meet the criteria, attach a resume, and ensure to include your phone number and email address. Appointments for interviews will be scheduled between November 17 and December 18, 2020.

For any questions or email submissions, please send to lguzman@freedomfcu.org



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^{4,5} Freedom and start saving today!

[Click HERE to Learn More](#)

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](#)



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. 5 The new loan term may not exceed our regular guidelines based on model year and amount being financed, and may not exceed the remaining term of the existing loan. Depending on loan terms, your monthly payments may or may not be reduced. Amount saved may vary.

*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.

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.

FREEDOM NAMED ONE OF THE BEST MORTGAGE LENDERS

Freedom Federal Credit Union was recently selected by The Daily Record, as voted on by their readers, as one of the Best Mortgage Lenders!

This is an exciting honor that we are proud to receive. and we are grateful to be recognized.

Freedom was also nominated as one of the finalists for Best Credit Union.



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 SEPTEMBER's winner
Janet 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 10/23/2020 until 10/31/2020



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

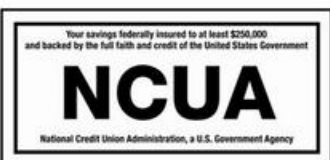
Fountain Green

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