

Member Newsletter

NOVEMBER 2020



IN THIS EDITION...

- Contactless Debit Cards are Here
 - Coming Soon: New Online Banking Platform
 - Tips for a Healthy Thanksgiving
 - 3X the Rewards - FFCU's Platinum Rewards Visa
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org



MEMBER TESTIMONIAL

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.

#FREEDOMTOHELPCHALLENGE

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. Check out our [website](#) to learn more!

CONTACTLESS DEBIT CARDS ARE HERE!

Your new Freedom Federal Credit Union Debit Card and Pin Mailer are on their way to you. In fact, you may have already received them! If not, be sure to keep an eye on your mailbox over the next few days.

The new Debit cards, along with a new design, feature Contactless Tap-And-Go technology, to make your purchases faster, easier, and safer than ever before.

Once you receive your new card, follow these three simple steps and start tapping away:

1. Activate your new Contactless Debit card, and set your new PIN, by calling 866-985-2273, or, you may choose to use the assigned PIN, which will be mailed out to you separately.*
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.

With your Contactless Debit card, you simply hold your card close (within 1-2 inches) to the contactless enabled checkout reader. Your payment is then processed in seconds.

Each contactless card transaction is accompanied by a one-time code that protects the payment information.

Check out our [webpage](#) for all the information you need regarding your new Freedom Contactless Debit card, along with a [comprehensive FAQ section](#) to answer your questions.

*Your existing PIN cannot be carried over to the new card, but you can choose to set it to the same number.

COMING SOON: NEW ONLINE BANKING

Freedom Federal Credit Union is excited to announce that we are in the process of launching a new Online Banking experience.

Built on the same platform as our current Mobile Banking offering, to give you a more seamless experience between the two, our new Online Banking platform is the result of your input in what you wanted to see.

We listened to your feedback and created a new Online Banking experience that we know you will love.

Our new Online Banking platform will launch in February, 2021. Stay tuned for more information about this in the coming weeks.

BEST OF HARFORD 2020

Freedom has, once again, been nominated for Harford's Best Bank/Credit Union award. We appreciate and value all our members and local partners. With your help, we could be named Harford's Best Credit Union in 2020!

Votes are being collected now until **5pm on December 13th**. Please click on the link below and select Freedom Federal Credit Union in the Personal Services - Banks/Credit Unions category. **You can vote every day until December 13th!**

Thank you for allowing us to serve you. We wouldn't be nominated if it wasn't for you!

[CLICK HERE TO VOTE!](#)



EARN 3X THE REWARDS

Bring the holidays home with a Freedom Platinum Rewards Visa

Receive 3X the points on all purchases this holiday season!¹ Plus **4x the Points** on video streaming subscriptions,² and a **BONUS of 2,500 Points with your First Transaction.**⁴

Redeem points for a wide selection of premium merchandise, gift cards to local retail stores, or cash-back!

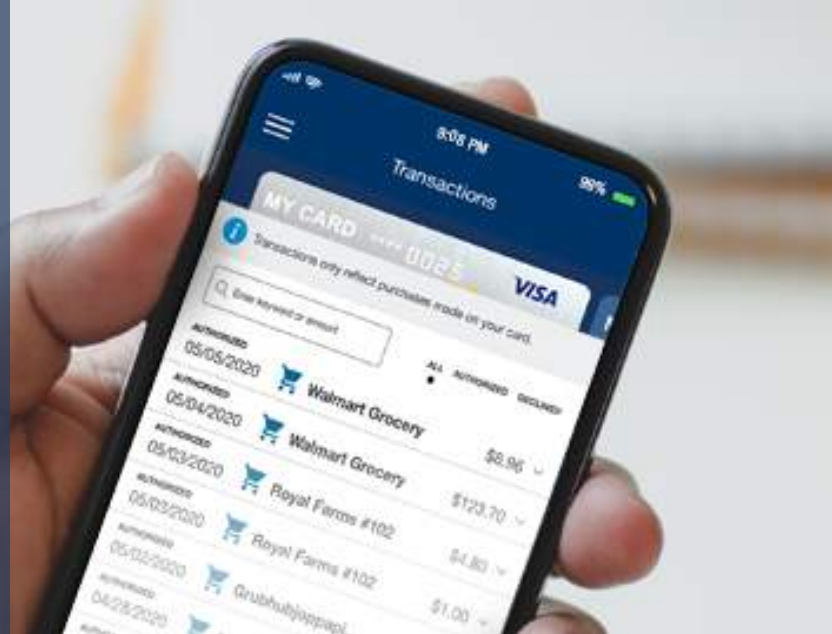
[Click HERE to Learn More](#)

CARD MANAGER APP

Manage All Your Freedom Cards in One Place...

Freedom's 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

[Click HERE to Learn More](#)



1 With every purchase, you earn CURewards points—three points for every dollar spent—redeemable for cashback, merchandise, travel discounts, or gift certificates on transactions posted between November 1, 2020 through December 31, 2020. Redeem points online at www.curewards.com. Eligible on the Freedom Platinum Rewards Visa Credit Card only. Not available on Platinum Visa, Classic Visa, or Business Visa. Rewards points earned on valid purchases only. Rewards not earned on cash advances or balance transfers. Points deducted for returns.

2 For video streaming subscriptions- earn four points for every dollar spent. Subscriptions must match category criteria. This promotion is an ongoing promotion and is subject to change at any time.

3 1,000 bonus points awarded at account opening and 1,500 points bonus points awarded at first retail charge.

4 The 0% introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. A 3% balance transfer fee is applicable to these balance transfers. This offer is available on the Platinum VISA and the Platinum Rewards VISA credit cards only. Any existing balances on Freedom Federal Credit Union credit card accounts are not eligible for the Introductory APR for balance transfers..

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.

TIPS FOR A HEALTHY THANKSGIVING

It's turkey season! Below are a few tips on how to celebrate Thanksgiving 2020 without compromising the health and safety of you and your guests.

PLANNING A THANKSGIVING DINNER

If you'll be hosting an in-person Thanksgiving dinner this year, take steps to ensure your day is as safe as possible...

First, consider hosting it outside. Moving Thanksgiving dinner outdoors greatly reduces spreading the virus, according to the CDC. If that's not possible, keep your home well-ventilated during Thanksgiving dinner by opening some windows and doors.

Second, try to limit the number of attendees. The CDC cautions that larger gatherings, by default, pose a greater risk of spread. Also, consider state and county mandates regarding gatherings. It's also important to consider your guests' hometowns when drawing up an invite list. The CDC recommends keeping Thanksgiving dinners to local guests only this year.

Finally, the CDC warns that longer gatherings pose a greater risk than shorter dinners. You can cut down on the hours your guests linger around the table by adding a finish time to your invitations.

ATTENDING AND HOSTING A DINNER

Whether attending a Thanksgiving dinner or welcoming dinner guests into your own home, follow the CDC's general guidelines for reducing the risk of contagion. Set up a sanitizing station for guests to use upon arrival or offer to bring one to your host's home. If possible, space the seating so there are several feet between each chair. Also, follow basic hygiene practices at Thanksgiving dinner, such as coughing and sneezing into the bend of your elbow.

GOING VIRTUAL

According to the CDC, anyone who's been diagnosed with COVID-19 and has not met the criteria for when it is safe to be near others, currently has symptoms of COVID-19, is waiting for COVID-19 test results, may have been exposed to someone with COVID-19 in the last 14 days or is considered high risk for severe illness from COVID-19 should not attend any in-person holiday celebrations.

Here's how to keep the holiday festive with a virtual celebration:

- Plan a shared dinner experience in advance. This can include a shared menu and lighting the same scented candles.
- Prep your dinners together on a video chat.
- Drop off a basket of Thanksgiving treats at each of your virtual guests' doorsteps.
- Video chat your "shared" Thanksgiving dinners.

Freedom wishes you and your family a happy and safe Thanksgiving.

Name: _____



THANKFULNESS

Can you find nine things to be grateful for in the word find below?

A	H	E	V	B	P	P	H	J	X	R	G	D	E	C
P	K	T	S	Y	A	T	A	N	U	Y	V	S	N	L
R	Z	Y	L	R	P	A	E	E	Y	K	T	W	M	O
M	O	Z	E	A	D	B	T	A	E	O	W	L	B	T
T	E	N	O	A	E	P	B	S	C	I	M	E	H	H
D	T	F	O	O	D	H	U	K	I	H	U	T	A	I
S	C	D	D	Z	F	V	H	D	G	Q	E	C	X	N
M	J	S	Y	Z	O	T	M	Q	U	P	J	R	Y	G
G	E	X	R	H	T	K	U	K	C	O	X	M	S	X
M	S	D	N	E	I	R	F	Q	F	I	P	J	V	Z
C	M	B	D	L	G	H	X	H	U	Z	A	I	M	O
U	A	C	D	Z	S	D	W	P	V	G	I	E	D	U
A	G	R	I	C	M	B	B	F	E	E	M	M	Y	F
G	R	A	N	D	P	A	R	E	N	T	S	O	P	V
I	Z	O	M	A	F	B	P	K	J	D	W	H	D	X

BUSINESS BANKING CORNER

Does your business need an infusion of cash to help it grow? A business loan can provide you with the resources your business needs and offer an affordable payback plan. Below, find an overview of what you need to know about applying for a business loan:

CHECK YOUR CREDIT

Before you apply, check your personal and business credit health. If either score is low, work on improving your credit before applying for a loan.

UPDATE YOUR BUSINESS PLAN

Be sure to have a comprehensive business plan to show a prospective lender. The plan should include details about how the company intends to use the funds, the anticipated increase in revenue and plans for repaying the loan.


ORGANIZE YOUR PERSONAL AND BUSINESS DOCUMENTS

You'll need to gather documents such as a photo ID, accurate monthly financial statements from the past two years and your business license, among other things. Check out our [website](#) for a breakdown by account type.

SUBMIT YOUR APPLICATION

Ready to apply? Get started [here!](#)

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 OCTOBER's winner
Marilyn W.!**

*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 11/24/2020 until 12/5/2020



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

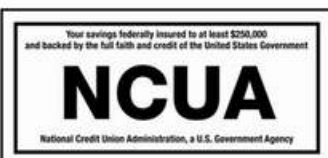
Fountain Green

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.