



# Member Newsletter

DECEMBER 2020



## IN THIS EDITION...

- Freedom's Holiday Closures
- DIY Christmas Gift Hacks
- Beyond Estate Planning Virtual Seminar
- Business Banking Corner: Introducing Elavon
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

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



## MEMBER TESTIMONIAL

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

## HAPPY HOLIDAYS!

From all of us at Freedom, we hope that you and yours enjoy a safe and healthy Holiday Season. We know that times are tough, and we are grateful to have the opportunity to continue supporting our community into another year.

Wishing you all the best,  
The Freedom Team



## EARN 3X THE REWARDS

Bring the holidays home with a Freedom Platinum Rewards Visa

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

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

[Click HERE to Learn More](#)

## GOLDEN APPLE PROGRAM

Find out how you can receive a \$100 Bonus!

Our Golden Apple Program recognizes the dedicated efforts of **members of the education community in Harford and Baltimore Counties**. All active or retired school personnel are eligible to enroll in and take advantage of this unique program

[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](http://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.

## FREEDOM'S HOLIDAY CLOSURES

As a 'thank you' to our dedicated front-line staff, all Freedom branches will be closing at 1 PM on December 24th, and will resume normal business hours on December 28th. Branches will be closed again at 1 PM on December 31st, and will reopen on January 4th, 2021. We hope you enjoy the holiday season, and we look forward to 2021 with you.

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!



# SAVE MONEY WITH THESE DIY GIFTS

Keep holiday costs down this year by gifting your loved ones with personalized homemade presents. Here are 12 DIY gift ideas to get you started.

## SUGAR COOKIE SACK

Baking cookies is easy with [this adorable sack of sugar-cookie mix](#). Decorate the sack to make it personal, and you'll have a heartwarming gift costing less than \$10.

## FLEECE BLANKET

Help your friends and family gear up for winter with a [cozy fleece blanket](#). If you're handy with a needle, design a deluxe version of this fuzzy piece of heaven; or keep it simple, sweet and oh, so cheap.

## PEDICURE KIT

Has your friend been pining for a pedicure? Gift them with all they need to make their nails sparkle with a ["for your mistletoes" nail kit](#)!

## WALL CLOCK

Dress up a flat circle of wood with some beautiful material, attach a clock kit, and voila — homemade designer décor for just a few dollars! [Learn how to make your wall clock here](#).

## BUBBLE BATH GIFT SET

Who doesn't love a relaxing bubble bath? Learn how to create your own bath kit with chocolate, bath salts, soaps, a pouf and more at [Sugar and Charm](#).

## INSTAGRAM PICTURE FRAME

Round up your friend's best Instagram snaps of the year with [this creative desktop frame](#). This gift will make them smile all year long.

## MONEY TREE

Who says money doesn't grow on trees? Give the gift of cash with an adorable holiday-themed presentation by rolling up stacks of bills into tree boughs. [Learn how here](#).

## RECIPE BOX

Fill this personalized, decorated recipe box with your friend's best recipes. Check out [Club Crafted](#) to get the full tutorial.

## SNOWBALL BATH BOMBS

Bath time is fun again with [these peppermint-infused bath bombs](#)! Package in plastic ornaments for a real holiday treat.

## RAINBOW CANDLES

All you need for [these eye-catching rainbow candles](#) is a bit of time and some old crayons.

## PAINTED PICTURE FRAMES

Dress up dollar-store picture frames with colored chalk paint for the perfectly memorable gift. Learn how at [Make Your Mark](#).

Keep the stress out of the holidays this year with our DIY gift hacks. It's all the shared love with none of the debt. Plus, creating these gifts will keep you busy as you ride out a quarantine or avoid crowded malls during these pandemic times. Who knew holiday gifts could be so much fun?

## BEYOND ESTATE PLANNING VIRTUAL SEMINAR



Freedom Federal Credit Union and The Kelly Group are offering a free virtual seminar! Follow the link below to learn more or register.

### 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!**

## FREEDOM'S NEW ONLINE BANKING EXPERIENCE



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 platform, to give you a more seamless experience between the two, our new Online Banking platform features:

- Interactive Transaction Review with the ability to tag and add notes to transactions, attach images of receipts associated with the transaction, and an enhanced search capability to find the transactions you are looking for easier
- Account Dashboards to open new accounts, view balances, statements, documents and notices, all in one place. You can also create your own account nicknames if you have multiple accounts.
- Enhanced security with two-factor authentication and passcode creation.
- Self-service forgotten password recovery and account recovery makes it easy to recover forgotten passwords.

**Our new Online Banking platform will launch in late January. Stay tuned for more information about this in the coming weeks.**

## BUSINESS BANKING CORNER

### *Introducing Elavon*

Freedom has a new partner to assist us as we support our members with all of their merchant services needs.

We are happy to introduce you to Elavon, a company that has been working alongside of Credit Unions since 1991. Elavon developed a global payment processing platform that is simple and easy to do business with, whatever your product needs may be.

Find out more about Freedom's Business and Merchant Services on our website by clicking the link below.

**LEARN MORE**

## 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 NOVEMBER's winner  
Ken R.!

\*Must be 18 or older to enter. Employees and Members of the Board of Directors of FFCU are not eligible to win. Gift Card will be digital, sent via email. Drawing runs from 12/18/2020 until 12/31/2020



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[freedomfcu.org](http://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

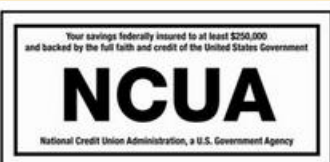
### **Fountain Green**

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.