

# Member Newsletter

FEBRUARY 2021



## IN THIS EDITION...

- Golden Apple Educator Awards
  - Home-Buying Seminar
  - Downsizing Tips for Empty Nesters
  - Enter to Win a \$25 Gift Card
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

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



## MEMBER TESTIMONIAL

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

-Jeannine G

## FREEDOM + AARP = BANKSAFE DESIGNATION



Working to  
prevent financial  
exploitation

Freedom Federal Credit Union is thrilled to announce that we have been recognized by AARP with the BankSafe Trained Seal. We have received this recognition due to the steps we have taken to help stop financial exploitation. Learn more about BankSafe [HERE](#).

## GOLDEN APPLE EDUCATOR AWARDS



We are now accepting entries for this year's Golden Apple Educator Award! Entrants must be a Freedom Member\* and an employee at a Harford or Baltimore County school (public or private).

To enter, submit an entry form and essay. The essay must describe how you would use the funds and why you should be the one to win! Scoring favors proposals demonstrating the greatest impact on local schools, classes, students, and/or the community at large.

Freedom Federal Credit Union is pleased to offer four Annual Educator Awards of \$2,000, \$1,000, \$500 and \$500 to Harford and Baltimore County Education Employees who may be a deserving teacher, school administrator or school support employee.

Please submit your **Golden Apple – 2021 Educator Award Entry Form** and essay to [marketing@freedomfcu.org](mailto:marketing@freedomfcu.org) by May 30.

\*New members are also welcome to apply! Membership must be established by May 30, 2021 to qualify.

**LEARN MORE**

## HOME-BUYING SEMINAR: MARCH 6TH

Register today for Freedom's FREE Home Buying Seminar!

This seminar will provide you with the information you need for your home buying process. Learn how to get to the settlement table with as little stress as possible.

Topics will include everything ranging from making your initial "wish list" to conducting your final walk-through. Perfect for first-time home buyers, and includes important options for financing.

If you have questions, or are ready to apply for a mortgage today, reach out to one of our home buying pros at [freedomfcu.org](http://freedomfcu.org).



**REGISTER NOW**



# Downsizing Tips for Empty Nesters

Quiet. Calm. Clean. And empty. These are just a few of the adjectives that may come to mind when you return home after your youngest child leaves the nest. It's the beginning of a new stage in life and your home may feel completely different.

Now that the house has emptied out, it's a great time to sift through the "stuff" that has piled up over the years. Maybe you've even decided to move to a new and smaller home. Whether you're decluttering because your home has grown emptier or you need to get rid of half your belongings before you relocate, downsizing can be a daunting task. Here are some tips to help you downsize as an empty nester.

**Allow yourself time to grieve, but stay positive** It isn't easy to let go of precious mementos. Make these goodbyes a little easier by acknowledging your grief but putting a positive spin on your new stage.

**Clear out your closets** If your closets have not been purged since the dawn of the iPhone, you might be looking at a mountain of outdated clothing to sort through and organize. Here's how to make this job easy: Set up four boxes near your closet. Mark one "giveaways," one "keepers," one "sell" and the last "dump." As you sort through, consider each item: Can you donate this, keep it, sell it or is it destined for the dump? Place each item in its designated box until you've gone through the entire pile.

**Sell your spare furniture** Whether you're relocating or staying put for now, your furniture needs will change when the kids have left home. Create space and earn some extra pocket money by hosting a garage sale for your unused furniture pieces. You can also sell spare drawer chests, desks and more on OfferUp, Facebook Marketplace or Craigslist.

**Sift through your files** In the world before everything was digitized, important papers in a household could pile up like snow in a blizzard. The good news is you likely don't need most of the papers you've been saving all these years. It's time to clear out the pile! Each of your files will likely fall into one of three categories... The important paperwork includes personally identifying info and sensitive documents, such as birth certificates and Social Security cards for each child. Of course, you'll need to save the original copies of these documents in a safe place. On the other end of the spectrum are saved files that serve no purpose now, such as electricity bills from 1995 and pay stubs from your first post-college job. These can go straight into the shredder. Finally, you'll have documents that fall somewhere in between these two categories, such as medical records, tax returns and your children's report cards. You can choose to keep some of these, or, if you're short on space, scan each document and upload it to cloud storage.

**Rethink your bedrooms** With all the kids out of the house, you can rethink the way you use your bedrooms. Have you always dreamed of a designated sewing room? How about using the space to indulge in your model train hobby? You can finally have that hobby room you've always wanted when the kids were growing up! If you need to save some sleeping room for the kids when they come home to visit, you can keep a daybed in any converted bedroom for that purpose.

It's a new stage in life, and it's time to sift through the piles of junk that have accumulated over the years. Follow our tips for downsizing made easy!





## DEBT MANAGEMENT

Leave High-Rate Debt Behind

Wave good-bye to debt in 2021 with two great debt management options from Freedom. **0% APR\* Visa Balance Transfers<sup>1</sup>** and a **NEW low 4.99%<sup>2</sup> Rate on Debt Consolidation Loans!**

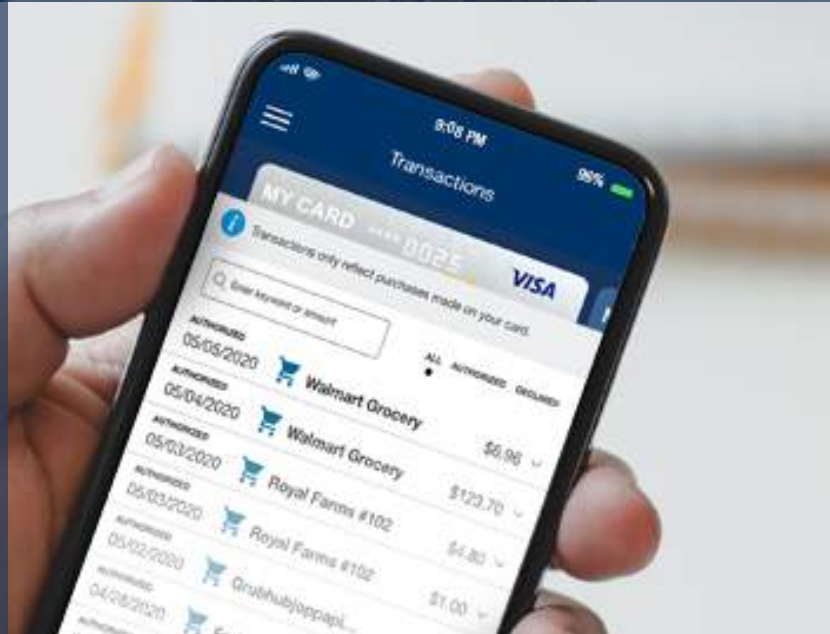
[Click HERE to Learn More](#)

## 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](#)



\*APR (Annual Percentage Rate) Rates effective January 4, 2021

1 The 0% introductory rate will revert to the current standard rate as applicable after the 15 month promotional period. That is 7.74% APR to 15.24% APR for the Platinum VISA, or 9.24% APR to 17.24% APR for the Platinum Rewards VISA, based on individual credit worthiness. Rates are subject to change. Rate will vary with the market based on Prime. 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. 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.

2 The lowest consolidation loan rate requires automated payment and e-Statement enrollment, or the rate is 0.25% higher. Other rates and terms available. Offer may be withdrawn at any time. Payment example for a 60 month debt consolidation loan would consist of 60 monthly payments of \$18.87 per \$1,000.00 borrowed based off of the 4.99% APR.

## INCLEMENT WEATHER CLOSINGS AND DELAYS

During the winter months, Freedom may have delayed openings or branch closures. To ensure that you're always getting the most up-to-date information, be sure to check our [website](#) prior to heading to a branch.

Additionally, follow us on [Facebook](#) for fun winter photo contests and games!

# BUSINESS BANKING CORNER

Payment Protection Program 2.0 is Now Available




Freedom is now accepting Payment Protection Program 2.0 applications from business owners.

This program is available to Freedom members who established a business or personal membership with Freedom on or before December 27, 2020

[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 DECEMBER'S winner  
John W.!

\*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 2/17/2021 until 2/28/2021



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

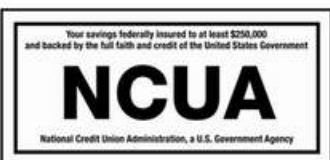
### Fountain Green

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.