



Member Newsletter

MARCH 2021



IN THIS EDITION...

- 2021 Annual Meeting of Members
- Golden Apple Educator Awards
- Freedom x Military Saves
- Be Vigilant About Potential Fraud
- ...and so much more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org



2021 ANNUAL MEETING

Our 2021 Annual Meeting of Members will be held **virtually on Tuesday, April 13th at 4 PM**. Please note, you must be a current Freedom Federal Credit Union member to participate in this meeting. This will be a business only meeting.

[REGISTER AND LEARN MORE](#)

COLLEGE PLANNING SEMINAR WITH THE KELLY GROUP

Join Freedom Federal Credit Union and The Kelly Group for our upcoming virtual seminar: *College Planning: Saving and Early Planning for Higher Education*. This seminar provides ideas on how to save for college when your children are still young.

Click [HERE](#) to learn more and register for the April 21st event.



DON'T GET CAUGHT IN AN AUTO WARRANTY SCAM

Another phone call, another scam. It's not just you, those robocalls just won't stop! More than just an annoyance, scam calls cost 56 million Americans a financial loss in 2020.

One of the most common scams over the phone is the auto warranty scam. Here's all you need to know about it:

HOW THE SCAM PLAYS OUT

In this ruse, scammers posing as representatives of a car dealership or manufacturer call to tell you that your auto warranty is about to expire. The scammer then goes into a pitch for renewing your warranty. During the call, you may be prompted to press a number to stay on the line, and then you're asked to provide personal information to continue the process of renewing your warranty. If you follow instructions, you'll be playing right into a scam.

HOW TO SPOT A SCAM

Look out for these red flags:

- Hello, it's Mr. Robot calling. When it's a robocall on the line, you're almost certainly talking to a scammer.
- Feel the pressure? Scammers notoriously lead victims to act first and think later by claiming their offer is available for a limited time only.
- Just a small fee ... Is the caller demanding a small processing fee before supplying you with real details and information on the plan? If yes, you're being scammed.
- Protect yourself

Some things in life are not meant to be shared, especially your private information. Never share your Social Security number, credit card information or checking account details with an unverified caller.

It's instinct to grab the phone when it rings, but hold off just a moment. First, check the Caller ID.

Legitimate telemarketers are required to display their phone number and the name/or phone number of the company they represent. If this information is missing, you're being phone-tagged by a scammer.

Don't let an authentic-looking Caller ID fool you, though. Scammers often spoof numbers to make it appear as if they are calling from a legitimate company. If you suspect spoofing, ignore the call, and then call the number of the company that allegedly reached out to you, to ask about the call.

If those robocalls are not letting up, you can always block the number on your phone.

Stay safe!



EMPOWER CHECKING

Live More, Do More with the new standard of FREE Checking

Grow your savings, with all the freedom of a checking account. **Earn 3.00% APY*** with an *Empower Checking* account from Freedom Federal Credit Union.

Click [HERE](#) to Learn More

GOLDEN APPLE AWARDS

We are now accepting entries for this year's Golden Apple Educator Award ¹!

Freedom is pleased to offer **four Annual Educator Awards of \$2,000, \$1,000, \$500 and \$500** to Harford and Baltimore County Education Employees.

Click [HERE](#) to Learn More



Annual Percentage Yield (APY) as of November 1, 2019. If your account meets the criteria described below, you will earn 3.00% Annual Percentage Yield (APY) on balances up to \$10,000 and 0.25% APY on balances of \$10,000.01 and higher. Balances that do not meet the account requirements for a given month will earn 0.05% APY.

¹ Entry deadline is May 30, 2021. Winner will be announced by June 18, 2021. New members are also welcome to apply! Membership must be established by May 30, 2021 to qualify.

INTRODUCING MY FREEDOM OFFERS

Freedom is pleased to announce the launch of a new service for our members. *My Freedom Offers* allow you to get the financial support you need, quicker and easier than ever before.

With *My Freedom Offers*, you can see the exact rate and amount of credit you qualify for, without any impact to your credit score, and you can do it in seconds, with minimal personal information needed. If you like the terms you see, you can then move forward with the easy online process.

My Freedom Offers include our 0% APR Intro Rate Platinum Visa Credit Cards and our Anything Loan. Look for your personalized *My Freedom Offers* code in your email. We can't wait for you to try it out!

FREEDOM x MILITARY APPRECIATION



Freedom Federal Credit Union is spreading the message of saving successfully and encouraging the military community to make saving automatic.

This month-long campaign is designed to encourage and incentivize saving money among service members and their families*. Open a new account at Freedom, April 1 – April 30, 2021 and get a \$50 bonus!

Available to Department of Defense employees, military contractors, active duty, reserve, National Guard and retired military personnel and their family members 18 years and older.

[LEARN MORE](#)

*Offer applies to new memberships only that are Department of Defense employees, military contractors, active duty, reserve, National Guard and retired military personnel and their family members 18 years and older.
1 Advertisement does not imply or actually constitute an endorsement of the U.S. Army, Federal Government, or Department of Defense.
Funds will be placed on hold and released for availability when the new member account has been activated. This special is only available from April 1st 2021 - April 30th, 2021.

BE VIGILANT AGAINST POTENTIAL FRAUD

With each round of Economic Impact Payments, financial institutions have identified potential for fraud. Below, find some of the most common tactics along with tips on how to avoid falling prey...

- No one will ever ask you to pay anything up front to get your stimulus payment. That is definitely a scam.
- Neither Freedom nor the IRS will call, text, email, or direct message you to ask for your Social Security, bank account, or credit card number. Anyone who does is a scammer.
- No legitimate source will ever ask you to pay for anything by gift card, cryptocurrency, or wire transfer through companies like Western Union or MoneyGram.
- Neither Freedom nor the IRS will ask you to deposit a stimulus check on someone else's behalf.



MEMBER TESTIMONIAL



My previous credit union of 20+ years wasn't interested in helping me in the slightest. I am impressed by Freedom FCU already. Everyone I have spoken with at Freedom has met or exceeded my expectations. I'm very happy to switch over to Freedom from my previous credit union of 20+ years

- J.H

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 FEBRUARY'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. Gift Card will be digital, sent via email. Drawing runs from 3/30/2021 until 4/12/2021



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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

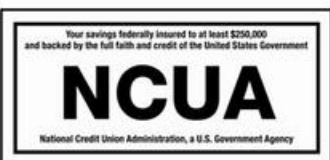
Fountain Green

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.