

# Member Newsletter

JUNE 2021



## IN THIS EDITION...

- Freedom Announces Honeygo Branch
  - Freedom's Refreshed Financial Education Site
  - Military Appreciation at Freedom
  - Important Info Regarding Lobby Availability
- ...and so much more!

## Connect With Us on Social Media!



800.440.4120

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

## A MESSAGE FROM THE CEO: NEW BRANCH COMING SOON

In July of last year, I wrote to you announcing that Freedom Federal Credit Union was expanding our field of membership to include Baltimore County. Over the last several months, that expansion has gone very well and the feedback has been overwhelmingly positive.

In that announcement, I also made mention that we would look at opportunities to enhance access for our members, whether through technology or new, physical locations. As a result of this, and through a comprehensive review, I am very happy to announce that Freedom will be opening a new branch in Baltimore County, in the Perry Hall/White Marsh area.

The new branch will be located at 5000 Honeygo Center Drive in the Honeygo Village Center, adjacent to Weis Markets, and across from AnyTime Fitness, and Liberatore's Ristorante. This will be Freedom's first branch in Baltimore County, and our sixth branch in total.

Our Honeygo Branch will feature a full-service lobby, two drive-thru lanes, a 24/7 ATM, a free coin machine, and will provide ample parking and easy traffic flow and access. Financial Service Representatives will be in-person, and onsite, to support all business and individual banking needs.

This is a significant step for our entire membership. Not only does it ensure that we provide a physical location to a thriving business and residential community that wants to do their banking in-person, but also provides us more ability to truly deliver on the Freedom Advantage, our unique service offering, to the Northeast Baltimore County communities...

*cont. on next page...*

## NEW FREEDOM BRANCH (CONTINUED)

....Because of the way Freedom is structured, as a financial cooperative, the health and strength of the organization is dependent on the membership being engaged and utilizing our products and services. The more members that are an active part of Freedom, and using our products and services, the better the ability to offer lower cost loan options, higher deposit rates, better technology and more community support. We will be able to increase our membership, and better serve all our members, in both Harford and Baltimore County.

This past year has been a challenge for all of us. For Freedom, although much of it was focused on helping members through the pandemic, we decided to proceed with our planned expansion into Baltimore County, to give our members, and the communities we serve, more opportunities to conduct business, in the name of convenience and a better banking experience.

The Honeygo Branch, which formerly housed First National Bank, is currently undergoing renovations, and is expected to open to the public in late summer.

I will share more details with you when plans are more formalized. In the meantime, please follow us on our Facebook page to see progress updates, and the latest information around the branch opening.

I want to thank all of you for your ongoing trust and confidence in Freedom, and I hope you share in my excitement regarding our new branch. I look forward to seeing you there!

Sincerely,



Michael MacPherson  
President and CEO  
Freedom Federal Credit Union



## FREEDOM'S REFRESHED FINANCIAL EDUCATION SITE

Your financial well-being is important, and Freedom is committed to providing you with the tools and resources you need to succeed.

We are thrilled to announce that our Financial Education website has been upgraded and expanded, offering an even more personalized financial education experience.

Learn more about important personal finance topics such as budgeting, investing, homeownership, retirement planning and more. Highlights of the program include:

- A robust library of 30+ learning topics with something for everyone, regardless of life stage or financial circumstances.
- Essential information for each topic can be completed in just 3-6 minutes in order to fit into today's busy lifestyles.
- Designed to work on a cell phone, tablet, or computer, it can be accessed from almost anywhere.

Take the first step toward building your financial confidence, and [visit Freedom's Financial Education page](#) today!





## 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](#)

## HOMEADVANTAGE

Your tool to search, buy, sell and save

Freedom's **HomeAdvantage** program<sup>3</sup> is designed to **simplify the home buying and selling process**. With Freedom and HomeAdvantage, you **get ahead of the Home Buying curve**.

[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.

3 The HomeAdvantage™ program is made available to you through a relationship between your Freedom Federal Credit Union and CU Realty Services. Program rebates are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network of approved realtors.

## UPCOMING VIRTUAL SEMINARS WITH THE KELLY GROUP

Freedom is hosting several upcoming virtual seminars in conjunction with The Kelly Group. Join us June 23rd at 6PM for our *Medicare Planning for Baby Boomers* session. Learn more about this and other upcoming events by visiting our website: [freedomfcu.org](http://freedomfcu.org) or following us on **Facebook!** We hope to 'see' you there.

## MAKE YOUR VIRTUAL VACATION REAL



Vacations aren't always what we expect. Sometimes it's a fourteen-day get away in a tropical locale, but these days it's more likely to be some time off work and no place to go. Below, find four ways to take your next virtual stay-cation to the next level!

### Lookin' Good

Use props, like exotic plants, beach chairs, camping tents or whatever fits your vacation destination to give it an authentic look.

### Smells Like Vacation

Whip up a dish you might find at your destination to make your virtual getaway taste and smell real.

### Sounds Abound

Play a soundtrack of animal calls, street traffic, or the ocean waves...

### Getting a Feel for Fun

Recreate the textures and physical sensations you'd feel on a real trip. A fan can help bring the ocean breeze home, and a lawn sprinkler turned onto the mist setting can be a rainforest right in your backyard.

## MILITARY APPRECIATION AT FREEDOM



Freedom 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 from now until June 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.

**Call** or **click** for more information.

\*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 promotion is available until June 30th, 2021.



# IMPORTANT INFO RE: LOBBY AVAILABILITY

Lobby access in all Freedom branches is now available on a walk-in basis. This means that all banking transactions are available in our lobbies, as well as through our drive-thrus, without the need for an appointment.

Also effective June 1, branch hours are:

**Park Ave, Fountain Green,  
and Forest Lakes Lobby:**

Monday-Thursday: 9am-5pm

Friday: 9am-6pm

Saturday: 9am-1pm

**Drive-Thru**

Monday-Friday: 9am-6pm

Saturday, 9am-1pm

**Swan Creek**

**Lobby:**

Monday-Thursday: 9am-5pm

Friday: 9am-6pm

Saturday: 9am-1pm

**Edgewood:**

Lobby and Drive Thru

Monday-Wednesday: 8am-3pm

Thursday-Friday: 8am-5pm

To reduce the amount of time you are in a branch, we continue to encourage you to use our Appointment Scheduler or call 800-440-4120 to make an appointment for non-teller transactions such as opening a new membership, applying for a loan or credit card and setting up a new share certificate, Money Market, or IRA account.

**PLEASE NOTE:** For security reasons, you will be required to remove any face coverings such as masks, gaiters, hats and/or sunglasses upon entering any Freedom branch. There will be no exceptions to this rule. If you are uncomfortable with removing your mask, please continue to use the drive-thru, call us at 800-440-4120, or use online or mobile banking.

The health and safety of our employees and members continues to be an absolute priority. As such, you will still see plexiglass partitions at each teller station and service desk. Employees may be wearing masks and gloves during your transaction. Hand sanitizer will also be available throughout the branches.

So much has changed over the last year but our commitment to you, our members, has only gotten stronger. We continue to expand opportunities to enhance access for our members with technology, new locations, like the new branch coming soon to Honeygo Village Center, and the expansion of access within our current branches.

As always, we thank you for your ongoing trust and confidence in Freedom.

## 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!

## 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 last issue's winner:

John C.!

\*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 6/19/2021 until 6/30/2021



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

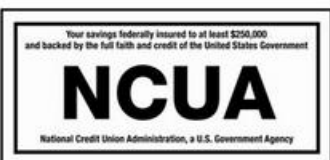
### Fountain Green

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.