



Member Newsletter

AUGUST 2021



IN THIS EDITION...

- New Branch Opening August 21
- Freedom Recognized by Forbes
- Tools for Schools Drop-Off Locations
- Contactless Credit Cards Coming Soon
- Financial Education for Business Owners

...and so much more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org



HONEYGO BRANCH GRAND OPENING

Freedom is coming to the Honeygo Village Business Center! Join us as we celebrate the Grand Opening of our newest branch (and our first in Baltimore County) on Saturday, August 21st.

The event will be held from 9AM-1PM, and will feature music, food, games and giveaways for the whole family, as well as special Grand Opening Special Offers...

Learn more by visiting our [website](http://www.freedomfcu.org). We can't wait to see you there!

FREEDOM RECOGNIZED AS ONE OF BEST MD CUs

There are more than 5,000 credit unions in the United States with over 125 million members across the U.S. and \$2 trillion in assets. Members-only credit unions typically have lower fees and offer better interest rates than traditional banks, and the nonprofit model also puts the customer first, resulting in higher levels of satisfaction. But to get to the bottom of whose customers have the highest opinion of them, Forbes.com partnered with market research firm Statista to produce their fourth annual look at the Best Credit Unions In Each State.

Nearly 25,000 members in the U.S. were surveyed for their opinions on their current and former banking relationships. Financial institutions were scored on overall recommendations and satisfaction, as well as five subdimensions (trust, terms and conditions, branch services, digital services, and financial advice).

Of the 5,068 credit unions nationwide, just 3.6% made their list and I am beyond happy to let you know that not only did we make that list, but **Forbes.com ranked Freedom as the 3rd best credit union in Maryland.** The top two consisted of Tower Federal Credit Union (#1) and Educational Systems Federal Credit Union (#2).

This is an immense honor, and we are grateful to our members for your continued trust in us.

Sincerely,



Michael MacPherson
President and CEO
FFCU



TOOLS FOR SCHOOLS DROP-OFF LOCATIONS

DONATE SCHOOL SUPPLIES HERE



HELP US STUFF THE BUS

With your generous support, we can provide our most vulnerable children with the critical supplies they need to be ready to learn. All donations support children in Harford County.

July 26 - September 17

Essential School Supplies Needed

Pencils • Markers • Crayons • Glue Sticks • White Glue • Pocket Folders
Highlighters • Dry Erase Markers • Colored Pencils • Loose Leaf Paper
Composition Books • Erasers • Scissors • Graphing Calculators
Pencil Boxes • 3 Hole Binders (1.5") (3") • Binder Pouches • Backpacks
Index Cards • Ziploc Bags • Tissues • Hand Sanitizer (lots!)

Monetary and registry donations are accepted
at www.bit.ly/harfordtoolsforschools



Freedom once again has partnered with the Harford County Education Foundation to become an official Tools for Schools drop-off spot.

If you'd like to donate any of the items listed above, stop by any of our **Freedom branches** from now until September 17th!

Thank you for helping us support our local students in the upcoming school year.

COMING SOON: CONTACTLESS CREDIT CARDS

Contactless cards have quickly become the easiest way to make purchases. To ensure that our members are receiving the best payment experience, we are pleased to announce that all Freedom Visa Credit Cards will soon feature Contactless Technology to make your purchasing faster, safer, and more secure.

With contactless cards you...

1. **LOOK**... for the contactless symbol anywhere you shop.
2. **PAY**... with your contactless card at the top of the terminal when you're ready to pay
3. **GO**... your payment is securely processed in seconds!

More information will be available in the coming months, so be sure to stay up to date with the latest from Freedom. As always, we thank you for the opportunity to serve you.

POWER OF THE PURSE DONATIONS



DONATE

Your Gently-Used Handbags & Help Homeless Families
with Children Unaccompanied Young Adults Achieve Independency.

October 15 - 31, 2021

Bidding will open October 15th at 6pm
& will remain open until 8pm on October 31st.

<http://bit.ly/hfhpurseauction2021>

Additional Information:

410.273.6700 or contact Heather at hvolk@harfordfamilyhouse.org

**PRIVATE
POWER
of the PURSE
PREVIEW NIGHT**

October 15th
**BEL AIR ARMORY
6 PM- 8:30 PM**

All of Freedom's Harford County branches are official drop-off zones for Harford Family House 'Power of the Purse' donations.

From now through the end of September, drop off new or gently used purses, filled with some of your personal favorites, or items to match your desired 'theme'.

Purses will be auctioned off beginning October 15th.

We are honored to have the opportunity to continue to support our local community!

WHAT TO BUY AND WHAT TO SKIP IN AUGUST

Q: I'd love to get some great bargains as summer winds down. Which products go on sale in August and what should be pushed off for now?

A: The tail end of summer brings with it some fantastic finds, but some marked-up products, too. Here's what to buy and what to skip in August.

Buy: Patio Furniture

Pick up a sweet deal on patio furniture at the end of the season. While giving your patio a facelift, you'll also find grills, outdoor decor and similar items on sale in August.

Skip: Major Household Appliances and Mattresses

If you're in the market for a major household purchase, you're best off waiting until September. Retailers tend to slash prices on these items by 30% or more during Labor Day weekend sales.

Buy: Swimwear

Stores and online retailers need to clear their summer stock to make room for the autumn and winter line, which gives you the perfect chance to snag a super swimsuit deal! Stash your treasures for next year's beach season or keep them for a winter getaway to warmer climates.

Skip: iPhones

If you're looking to update your iPhone, you're best off waiting a month or two. The new iPhone 13 is expected to be released in mid-September, and older models typically see a price cut when new models hit the market.

Buy: School Supplies and Kids' Clothing

August is already deep into the back-to-school shopping season, when school supplies and kids' clothing tend to see generous markdowns. Stock up on supplies to last all year and get your kids outfitted for the coming season at rock-bottom prices.

Skip: TVs

Don't run out and buy a new TV just yet. If you need a new flatscreen, you're best off waiting for Black Friday to get the best deal.

Buy: Office Supplies and Furniture

Back-to-school sales means you can also cash in on office supplies and furniture. Restock your home office with basic supplies, upgrade your office chair or spring for a new desk at bargain prices.

Skip: Fall Clothing

Fall apparel will be just hitting the stores in August, so you likely won't be seeing steep discounts on fall wear until October.

Make sure you're getting the best bang for your buck!



LOOKING FOR A SMARTER WAY TO PAY FOR COLLEGE?

We've Got You Covered

Freedom has partnered with Sallie Mae to offer **Student Loan options that are designed specifically for you***!

Invest in yourself and your dreams!

Click [HERE](#) to Learn More

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** and a low **4.99% Rate** on Debt Consolidation Loans!

Click [HERE](#) to Learn More



* These loans are made by Sallie Mae Bank or a lender partner. Freedom Federal Credit Union is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers.

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

1 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.

FREEDOM EVENTS

There's always something happening at Freedom! From seminars to contests and community initiatives, we pride ourselves on staying involved with our members.

We want you to be a part of the Credit Union Difference! To stay up-to-date on all of our special events, visit freedomfcu.org or follow us on [Facebook](#)!

FINANCIAL EDUCATION FOR BUSINESS MEMBERS

Attention all business members! Freedom's Financial Education website has recently been updated with content *just for you*...

In partnership with EverFi, a leading provider of financial education content, Freedom now offers business members more interactive content specifically focused on you. With modules like *Developing a Business Plan* and *Financial Wellbeing for Entrepreneurs*, we offer content for every step of the small business journey.

Ready to get started? Head over to **Freedom's Financial Education page** and enter our Financial Education center. From there, select 'Small Business Essentials', and you're in!

Be sure to come back often, as we will be continuously adding new and refreshed modules. Enjoy!

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:

Carol A.!

*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 8/3/2021 until 8/31/2021



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.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



EQUAL HOUSING
OPPORTUNITY

NMLS#4 54061

Happy with your Freedom experience? Consider referring us to friends and family, sharing your experience, or writing us a review on our **Facebook** page.