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Freedom Youth Club Member Wins \$1,000 College Scholarship.

Freedom Youth Club member Jessica S., of Monkton, was a lucky winner of the \$1,000 CU Foundation of MD/DC essay competition. Jessica is entering her junior year at Salisbury University, majoring in early childhood education. Congratulations, Jessica!



Jessica S. receives a \$1,000 scholarship award from Rose Ann Lambert, Freedom's President and CEO

Avoid NSF Fees and Denied Payments

Mistakes happen and you may make a purchase via your Freedom Debit Card or check that is more than your available account balance. It's not uncommon, but think of overdraft protection as a safety net.

You can avoid both the embarrassment of a denied transaction at checkout and the potential for NSF fees with Freedom's **Member Privilege** program. By opting-in to this courtesy pay service, Freedom may elect to pay the overdraft funds for you to cover your payment in the event an insufficient balance. Certain fees do apply. Visit the [checking account product section of the website](#) to learn more.

Simple Summer Savings Tips:

Save money on your utility bills this summer. Close your blinds to keep the sun from heating your home. Make your home feel up to five degrees cooler by using fans to circulate the air.

Freedom Introduces An Enhanced Online Bill Pay System.

Freedom's Online Bill Pay system was recently upgraded to provide you with more robust and convenient electronic banking services. It provides the same secure electronic bill pay services, but with additional enhancements that include:

- **Improved Dashboard:** Managing your online payments is easier with this new dashboard and interface. Easily navigate to a feature or pay a bill directly from the home screen.
- **Expedited Payment Option:** Now you can rush a payment overnight or by 2-day delivery with the click of a button. (Certain fees and restrictions may apply.)
- **eBill:** Have your statements from other providers electronically delivered directly to your Freedom Online Bill Pay account for easy bill management and payment.
- **P2P Payments:** Paying a friend, family member, co-worker, or whomever just got easier. Use this simple and secure payment method to send electronic payment directly to anyone.

Have questions or need assistance? [Check out the reference materials available](#) on the website, contact a Freedom representative at any branch, or call 800-440-4120.

Freedom's Debit and Credit Cards Are More Secure With EMV Chip Technology.

Freedom will begin introducing Debit and Credit Cards with EMV Chip technology this summer. This new technology makes an already safe card even safer, and is the most fraud-resistant payment method you can use.

EMV is micro-computer chip technology that is built into your card. This small metallic square feature holds all the card information necessary to process your payment and is much more secure than the current magnetic stripe system. The chip carries security credentials, thereby preventing skimming and card cloning fraud.

It's just as easy to use your chip card to make transactions. At chip-enabled terminals, simply insert your card and approve your purchase. Otherwise, swipe your card as you normally would.

[Learn more about this new card technology at www.freedomfcu.org](http://www.freedomfcu.org) and stay tuned for further details as Freedom begins introducing these new cards.



Help Freedom Support Our Community

Freedom is kicking off a number of its annual community collection drives. Your donations are greatly appreciated, and can be made at any Freedom branch location.

Purse Collection: Help support *Hope In Handbags* to raise funds for the Harford Family House. Donate new or gently-used handbags at any Freedom branch. The handbags will be auctioned off during a special event at the Bel Air Record Armory.

Daily Needs Collection: Support the daily needs of the less fortunate in our community by donating non-perishable food items and household essentials. These items will replenish the pantries of the Harford Family House and the Welcome One Emergency Shelter.

Tools For Schools Collection: Freedom has teamed up with GEEF (Greater Excellence in Education Foundation) to collect school supplies and monetary donations for the "Tools for Schools" Collection Drive. Help meet the school supply needs of children in Harford County Public Schools.

Visit www.freedomfcu.org for more information.

Need Cash? Use a MoneyPass ATM

When you need cash, Freedom has you covered. Avoid out-of-network ATM fees by using one of over 24,000 ATMs available nationwide through the MoneyPass ATM network. Find the nearest ATM at www.moneypass.com.

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