



Donna Blake is 2nd Recipient of Freedom's \$1,000 Harford Community College Scholarship!

Congratulations to Freedom member **Donna Blake!** Ms. Blake is the recipient of Freedom's annual \$1,000 scholarship to support attendance at Harford Community College. Donna is a third-year nursing student who also works part-time at Father Martin's Ashley and volunteered at Our Daily Bread in Baltimore. Donna is a single mother of two and lives in Bel Air.

KUDOS Thanks to our members who donated goods in support of the "Hope in Handbags" to benefit Harford Family House, "Tools for Schools" for the Greater Excellence in Education (GEEF) Foundation, and daily needs items for both the Welcome One Emergency Shelter and Harford Family House. Your help is greatly appreciated!

Freedom Seeks Candidates For Volunteer Director Positions

At Freedom's next Annual Meeting in April of 2016, an election will be held to fill three volunteer director positions, each for a three-year term. Directors must be members of Freedom Federal Credit Union. Additional director qualifications are: demonstrated leadership abilities, business experience, community involvement, and proven communication and interpersonal skills.

If you are interested in applying for a volunteer director position, please submit a written response no *later than November 13, 2015*, to:

Freedom FCU Nominating Committee
P.O. Box 1545
Bel Air, MD 21014

In your response, please address how you meet the director criteria, and include your phone number and email address. Appointments for interviews will be scheduled between November 14 and December 16, 2015.

Freedom to Plant Hundreds of Trees at Harford County Schools

For every member who added e-Statements from July through September, Freedom will plant a tree sapling at a Harford County Public School!

The trees will be planted next **Arbor Day** and Freedom will work with schools to coordinate the planting. The tree saplings are being acquired from the Department of Natural Resources.

Want to celebrate Arbor Day 2016 by helping Freedom and local schools plant these saplings? Please email marketing@freedomfcu.org.



The winner of Freedom's August drawing for \$100 is Mr. **Thomas (Mike) White** of Bel Air who was among the 483 members who signed up for e-Statements during July and August.

Are you a teacher or school employee in Harford County? Learn about our special **Golden Apple** program benefits by contacting Patrice Ricciardi at 410-952-3374 or pricciardi@freedomfcu.org. In the Edgewood or APG area? Contact Sue Manning at 410-612-2134, or smanning@freedomfcu.org. See our [website for details](#) on the opportunity to earn \$100 and HCPS early deposit.

FREEDOM
FEDERAL CREDIT UNION
Harford County's Choice for Credit
www.freedomfcu.org

Golden Apple

A program designed for
Teachers and School Employees
Throughout Harford County.

A Golden Opportunity To Earn \$100

It's as easy as 1, 2, 3:

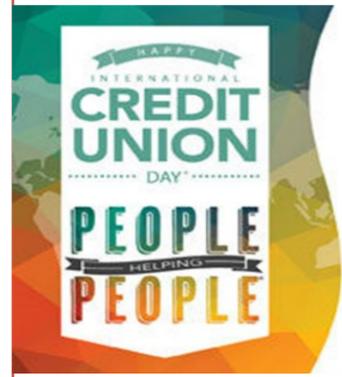
1. Open a Freedom Checking Account with an initial deposit of at least \$100
2. Make one (1) debit card transaction
3. Enroll in e-Statements

HCPS Early Deposit
* HCPS employees will receive their payroll direct deposit one (1) day early.

Freedom Begins Our Annual Collection of New Toys and Food for The Empty Stocking Fund

Join Freedom in helping to make the holidays a little brighter Harford County's less fortunate. Freedom's annual support of the Empty Stocking Fund is underway. Bring new, unwrapped toys, food goods or a monetary donation to any of Freedom's five branches to support The Empty Stocking Fund. Collection continues through the end of the year.

Look for details on Freedom's web site at www.freedomfcu.org.



People Helping People®

International Credit Union Day®

October 15, 2015

International Credit Union Day Celebrates People Helping People

On October 15, credit unions around the world will celebrate International Credit Union Day (ICU Day).

Since 1948, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. “People helping people,” this year’s ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

In 1850s Germany, workers formed the world’s first credit union. Suffering through an economic downturn and tired of loan sharks exploiting them, they banded together to provide affordable credit to each other. Not-for-profit and governed by and for the people who created them, credit unions not only gave working-class people a way to break a cycle of debt that had bled them of any financial gains. It showed them, for the first time, a path to prosperity.

When economic times are hard, credit unions flourish. Credit union membership swelled during the Great Depression and again during the recent Great Recession. Today, there are more than 200 million credit union members worldwide—100 million of them in the United States.

As not-for-profit financial cooperatives, credit unions are governed by their members—one member, one vote.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—a credit union is literally people helping people. This is why we celebrate ICU Day at Freedom Federal Credit Union. This simple idea empowers people, wherever they are in the world or life, to take control of their own financial future.

So we thank you for belonging to a movement that’s helping your neighbors—and people around the world—grow and thrive and follow their dreams.



Calendar Reminders:

- Freedom will be closed on Columbus Day, *Monday October 12*.
- There’s still time to sign up for the final home buying seminar of the year on Tuesday *October 27 from 6:30 to 8:00 p.m.* First-time home buyers as well as more seasoned buyers are welcome! Bring your questions, and we’ll bring our answers!
- Shred-It Day is *Saturday October 17*. Bring up to 4 boxes of papers to the Park Avenue Branch at 2019 Emmorton Road in Bel Air from 9 am to 12 noon. Material will be safely shredded to help prevent identity theft and fraud. Please don’t bring business materials for shredding.