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Proud Sponsor of the



Refinance Your Motorcycle Loan and Help Freedom Support Cancer Life Net at the "Cruise for a Cause"!

Take advantage of special terms September 14 – October 31 and refinance your motorcycle loan with Freedom!¹ When you do, Freedom will donate \$100 to "Cruise for a Cause".

The "Cruise" is scheduled for Saturday, September 26 as a family fun event and motorcycle rally with food, prizes and music! Bikers may register the day of the event at 9:00 a.m. at the Havre de Grace American Legion Post 47 (501 St. John Street, Havre de Grace, MD 21078). The ride begins at 11 a.m. The post-ride celebration will be from 12 noon to 4 p.m. at the Legion, featuring the popular local band "Great Train Robbery".

The Refi Offer: Members may cut their motorcycle loan rate by 2% APR. Minimum APR is 3.99% with automated payments and e-Statements and is subject to meeting credit criteria. Certain restrictions apply. Refinance available only on loans from another financial institution for remaining term only up to a maximum of 66 months. Not available on loans originated through Freedom Federal Credit Union. Original contract required during refinancing to show current rate and term.

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

Freedom members will soon receive their new Debit and Credit Cards with EMV Chip technology; the most fraud-resistant payment method you can use!

It's easy to use your new card. At chip-enabled terminals, insert your card, follow instructions on the terminal and approve your purchase. Otherwise, swipe your card as you normally would. You can use your old card for up to 30 days from the date you receive your EMV card.

Learn more about this new card technology at www.freedomfcu.org.



GO GREEN GET GREEN

[Learn More](#)

Switch to e-Statements

Freedom will plant a tree sapling and enter you for a chance to win \$100!



Sign Up for e-Statements, You Could Win \$100 and Freedom Will Plant a Tree!

Through **September**, Freedom will plant a tree sapling at a Harford County Public School for every new e-Statement enrollment. New e-Statement members will also be eligible for a final monthly prize drawing for \$100. It's a win-win-win, for the environment, for schools, and for members who will now have faster, easier statement access and no more paper to shred!

The winner of July's \$100 drawing is Alexandra Martz! Ms. Martz is a student from Abingdon.

News Briefs


Home Buying Seminars Added — Wednesday, September 30 and Tuesday, October 27. The seminars provide opportunities for first-time home buyers to learn about the home purchasing process, as well as Freedom's financing and insurance options. To register for these events, go online to www.freedomfcu.org, or call 800-440-4120. Each seminar is conducted by a qualified real estate agent and Freedom's mortgage lending personnel. Seminars are held at the Park Avenue Branch (2019 Emmorton Road, Bel Air, MD 21015) from 6:30 to 8:00 P.M.

Homeless Shelter Needs — Through September, Freedom continues to collect for homeless shelters' daily needs in all branches for both Harford Family House (HFH), and for the Welcome One Emergency Shelter associated with Faith Communities and Civic Agencies United (FCCAUI). Monetary donations may be made directly to these organizations by following instructions on their individual web sites. Go to www.harfordfamilyhouse.org.

"Tools for Schools" — Freedom is also supporting the Greater Excellence in Education Foundation (GEEF) with branch collections to help provide school supplies for Harford County Public School students in need through the end of September. Monetary donations of at least \$10 may be made directly on GEEF's web site at www.geefinc.com.

Thanks to those who generously donated gently used purses and handbags for the "Hope in Handbags" Purse Sale and Auction. The annual benefit will be held at the Bel Air Armory

You don't need a
MAGNIFYING GLASS



Your search is over!
Get 11x more with
Freedom's High Rate Checking Account!

1.25% APY

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Get 11 Times More with Freedom's High Rate Checking Account!²

Freedom's High Rate Checking Account, as certified by Datatrac, will earn you more than the average checking account available in the Baltimore metro area.

- **No minimum balance requirements**
- **No monthly maintenance fees or penalties**
- **Plus, the many convenient banking services you expect, for free**

Open a Freedom High Rate Checking Account today. Visit any Freedom location, call 800-440-4120 or go online to www.freedomfcu.org/HRC.

Shred-It Day Planned

Saturday, October 17, 9:00 am to noon.

2019 Emmorton Road, Bel Air.



Freedom is providing members-only this opportunity to safely shred their personal financial documents to help prevent identity theft.

Please limit your materials to no more than 3 boxes and *no* business records.

²Based upon Datatrac research as of January 15, 2015, Freedom's High Rate Checking Account dividend rate/APY is eleven (11) Times higher than the average checking account rate for 778 banking locations in the Baltimore, MD metro area. Datatrac Great Rate Awards® certify that the rate offered by a financial institution's product outperformed the market average of institutions monitored by Datatrac for a stated period. For more information, please visit www.GreatRateAward.com.

Rate displayed is both ANNUAL PERCENTAGE YIELD and ANNUAL DIVIDEND RATE, and is effective 2/1/2015. Rate subject to change without notice. Member must enroll in e-Statements and complete a minimum of 15 Point Of Sale (POS) transactions per month using a Freedom MasterCard Debit Card (Both Signature or PIN based transactions are applicable) to earn high rate (ATM transactions do not qualify). For monthly dividend computing, monthly transaction counts will be totaled three (3) days prior to the end of the specific calendar month. Any transactions completed on the last three (3) days of the month, will count towards the following month's debit card transaction requirements. Maximum balance that can earn the high rate is \$25,000. Balances up to \$25,000