

Connect With Us:



With rates as low as

7.25%
APR*

let Freedom help you

ROCK It

and put more

Jingle
in your pocket!



Upcoming Holiday Closures



Thursday, December 24— Christmas Eve (All branches close at 1 pm)

Friday, December 25 —Christmas Day (All branches closed)

Thursday, December 31—New Year's Eve (All branches close at 3 pm)

Friday, January 1—New Year's Day (All branches closed)



Bad weather? Check on branch closings or late openings by calling 410-420-3131.

Also look for announcements at www.freedomfcu.org, or on our Facebook or Twitter feeds.

'Tis-the-Season Reminders!

Ease the stress of paying for the holidays with **Skip-A-Pay***! Choose any month you like to skip your loan payment for a \$35.00 charge. Certain restrictions apply. Look for the form online at freedomfcu.org, or ask a representative to help you.

The **Holidays** are here: Freedom is closed **Christmas Day** (Friday December 25) and **New Year's Day** (Friday January 1). **We also close early on Christmas Eve at 1:00 pm and New Year's Eve at 3:00 pm.** Remember ATMs in the Money Pass Network are available anytime you need cash at thousands of locations. Check the web site for details.

Another holiday tip! — Save for next year's holiday expenses with a special savings account designed to help you with your expenses around the holidays. Call it what you like — **Christmas Club, Holiday Club, Kwanza or Hanukah Club!** Allocate part of your weekly or bi-weekly pay to be deposited directly to this account and forget about it....that is until you start to see a sale you like! Ask a representative to help you get started, or simply go online and add a Secondary Savings Account. It's that easy!

* THIS OFFER IS NOT VALID ON MORTGAGES, HOME EQUITY LINES/LOANS, CREDIT CARDS, or any loan accounts that have been open less than six months, and secured loans with two prior skip-a-payments. Certain limitations apply.



An Important Reminder:

All Freedom branches will be closing at 2:30 pm on Wednesday, December 9th for an all-staff event.

Freedom is supporting the **Empty Stocking Fund** with collections of new unwrapped toys, food goods, and monetary donations at all Branch locations through the holidays.

Freedom's new web site is coming soon!

We've got a brand-new web site with a great new look! You'll find the new site is easier to navigate, and is full of helpful information. New features include:

- Clean, easy-to-use navigation
- Easier account log-in
- More financial advice and resources
- Colorful local photos
- Updates on what we're doing in the community
- An AutoSmart feature that makes it easier to shop and compare prices on the car of your dreams

Stop by and take a look! We're at the same URL: www.freedomfcu.org. You may have to initially refresh your browser window to see the new site.

Have you heard?

We're coming out with a NEW My Freedom mobile app! Soon you'll be able to deposit checks right from your mobile device. Current app users will have to re-download the app to use this great new functionality.

Stay tuned for the final release date.



Earn Cash-Back on Every Purchase.

Put a Freedom Platinum Rewards Visa® credit card to work for you!

[Learn More](#)



Why Use Another Credit Card When Freedom's Rates Are So Low?

...And the Rewards Are So Good!

Fund your holiday shopping and earn cash rebate rewards at the same time with Freedom's low rate VISA Platinum Rewards Credit Card. You'll earn CURewards points — one point for every dollar charged — redeemable for 1% CASH BACK, or a wide variety of premium merchandise, travel discounts, or gift certificates. For only 5,000 points you can redeem for \$50 which may be deposited into your Freedom account or used for a \$50 payment on your Freedom Visa. Redeem for additional funds in increments of 5,000 points. You choose! Check out the rewards choices at CURewards.com.



***Merry Christmas and Happy Holidays
from all of us at Freedom!***