



Belong To Something Special

May 2016 Newsletter

Kids' 2017 Calendar Art Contest Deadline June 1

Freedom is having a Kids' Art Calendar contest to benefit the Greater Excellence in Education Foundation (GEEF)!



“People Helping People”

Kids are asked to use the theme of “People Helping People” in their artwork. Demonstrate how Freedom achieves its mission of giving back to the community, or how we encourage members to meet their financial goals. Calendars will be available for free at our branches, although members will be asked to make a donation to GEEF in support of their annual school supply drive.

Artists Aged 4 — 17 Are Eligible to Enter

The three age groupings are: 4 - 7, 8 - 12, 13 - 17. Twelve calendar entries will be chosen, one for each month, and four from each age group. Entries will be judged by a panel of Freedom employees, board members and volunteers. Winning artists chosen from the 4 -7 age group will win a Nabi tablet; those from the 8 -12 and 13 -17 age groups will win a Kindle Fire.

In addition to the prizes for artwork chosen, three \$50 drawing prizes will be randomly awarded, one from each age group. [Click here](#) to see our contest instructions and entry rules.

Freedom 63rd Annual Meeting April 12

Members, guests and volunteers gathered for Freedom's 63rd. Annual Meeting on April 12 at the McFaul Center in Bel Air. Cadets from the Maryland National Guard, Freestate Challenge Academy presented the flag. This was followed by employee Jay Jones' fantastic rendition of the national anthem. [View video here.](#)

Officer and committee reports were presented along with the 2015 Annual Report. Mike Kaiser, Board Chair touched on what it means to “Belong to Something Special”, and reviewed last year's activities. Director George Heidelmaier talked about 2015's sponsorships, donations, and employee volunteerism. Nick Pindale, a member of the Supervisory Committee, reported on our financial condition. Michael MacPherson, President/CEO presented the history of Credit Unions and noted Freedom continues to operate by the Credit Union principles of “People Helping People” and “Not-For-Profit, Not-For-Charity, But for Service.”

The Nominating Committee reported their recommended slate of candidates for the Board of Directors was approved. Jim Church, Richard Gerety and Kirk Kinder were each re-elected to a three-year term.

Officers were appointed for the 2016/2017 year. Mike Kaiser returns as Chair. Richard Gerety will serve as Vice Chair. Jim Church will serve as Secretary, and Tony Belcastro will serve as Treasurer.

Our next **Shred-it Day** is coming **Saturday, May 14** at our **Park Avenue Branch**.



Need a Mortgage? Let Freedom Help!



We offer a wide range of products with the support and expertise to make home buying easy and affordable.

Our mortgage options include:

- First-time Home Buyer programs
- “Piggy-Back Loans” (First and second mortgages) to eliminate private mortgage insurance (PMI)
- Conventional, Fixed, Adjustable Rate Mortgage (ARM), FHA and VA loans
- Flexible term options of 10, 15, 20, 25 or 30 years
- Low or no down-payment options
- Free pre-qualifications
- No application fees
- Low settlement costs

Consider attending one of our FREE [Home Buying Seminars](#). Our next seminar will be **Tuesday, May 10, from 6:30PM- 8:00PM at our Park Avenue Branch**. Topics include everything from making your initial “wish list” to conducting your final walk-through. Perfect for first-time homebuyers, the seminar includes important financing information and many helpful tips. **Seminar attendees can have their appraisal fee waived when they finance through Freedom—up to a \$400 value!** Visit our website for [information](#) and to [register](#).

Freedom will lend on eligible primary residences and vacation homes located throughout Maryland and Southern Pennsylvania.

Visit our website for additional information on our [mortgage programs](#).

Contact Us

800-440-4120

memserv@freedomfcu.org

www.freedomfcu.org



It's Not Too Late to Start Saving or Borrowing for Your Next Vacation!

Looking to take a trip this year and need to start saving? Let us help! We offer several saving options and we'll help you figure out which option makes sense for you. With Freedom, it's convenient and secure. Our savings accounts offer free [online banking](#), and e-Statements. View all our [savings options here](#).



In addition to savings, we also offer [personal loan and line-of-credit options](#) for vacations or other purposes. With our personal (variable rate) line-of-credit loan option, you receive:

- Better rates and more flexible terms than most credit cards
- Money when needed with easy access*
- Reoccurring access to funds*
- Funds accessible via branch withdrawal, electronic transfer to checking, ATM, or debit card
- Potential overdraft protection for Freedom checking accounts

* Funds available up to member's approved credit limit as the balance is paid down.

We're here to help you with all of your financial needs!

Mark Your Calendar

Don't miss out on our next [Auto Buying seminar](#) on **Tuesday, May 17, 6:00 PM-7:30 PM at our Park Avenue Branch**. This is a great opportunity to get your questions answered by car-buying experts in a comfortable, no-pressure setting.



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