



## Back-to-School Personal Loan Options

Rates as Low as **6.74% APR\***

**Still Need To Pay  
For School Supplies?**

**We can help!**



Need help with back-to-school shopping? We have you covered. Take advantage of our low **6.74% APR\*** [personal loan](#) today!

Whether it's school supplies or other things, we're here to help and provide the best rates. Trust that Freedom can help you no matter the need. [Apply now!](#)

*APR = Annual Percentage Rate.*

*\* Rates are based on creditworthiness, so your rate may differ. Advertised rate includes 0.25% discount with e-Statements and automated payments. Not everyone will qualify for the lowest rate. Rates are effective as of 8/12/16 and are subject to change.*

## “Tools-for-Schools” Donation Concluded

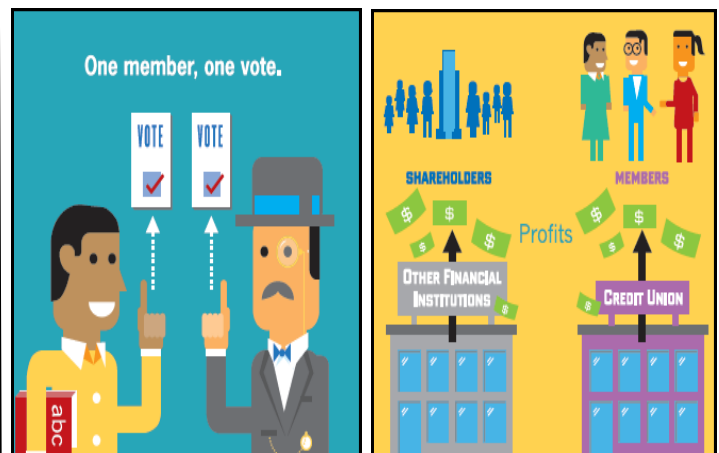
Freedom's yearly “Tools-for-Schools” collection drive to benefit the Greater Excellence in Education Foundation (GEEF) has concluded. Donations provided school supplies for Harford's kids — something we value and support. Thank you to everyone who donated!

## News and Upcoming Events:

- **8th Annual Hope in Handbags Silent Purse Auction and Retail Sale** — September 9 – 10 at Bel Air Reckord Armory. For first choice of designer handbags, door prizes, complimentary food and Drinks plan to go early.
- **Daily Needs Items for Homeless Shelters** - Freedom is collecting supplies for Harford County's two homeless shelters (Harford Family House and Welcome One Emergency Shelter). Collection boxes are available at all branches. [View needed items.](#)
- Freedom is offering a [Home-Selling Seminar](#) September 21 and [Home-Buying Seminar](#) September 29 at our Park Avenue Branch. [See more details and register here.](#)
- **New Single-Sign-On** Coming for Freedom's online Banking and VISA Credit Card Accounts.

### **Credit Union — Day October 20**

Credit Unions are non-profits with a rich history of putting members needs first. Help us celebrate!



## Individual Retirement Accounts



Want to learn the best way to save for college or retirement. Want to earn more on your savings?

The [IRA](#) that's right for you depends on your age, your income, and when you want to withdraw the IRA funds. Let us help you choose the best option!

Stop by and talk with one of our financial service specialists. They will walk you through everything, and help you make the best selection.

**Kayaking on the Susquehanna is Special! Our 52-Week Jumbo Share and IRA Certificate is Really Special!**

1.50% APY<sup>1,2</sup>

52-Week Term

\$25,000

Minimum Deposit

Stop by a branch, visit [www.freedomfcu.org](http://www.freedomfcu.org), or call 800-440-4120.

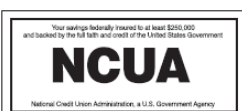


Rate is effective as of April 28, 2016 and is subject to change.

\*APY=Annual Percentage Yield

1. Fees could reduce earnings on account.
2. A penalty will be imposed for early withdrawal that could reduce earnings

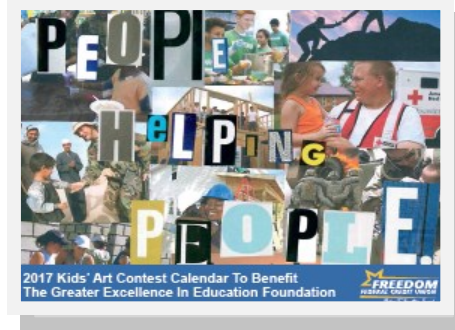
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## Calendars Available Soon

The 2017 Kids' Art Calendars will be available at all branches starting in October.

The calendars will be free to members, although we'll ask members to make a donation to GEEF in support of their annual school supply drive. [View Calendar](#)



## Car Shopping? Let us Help!

**AUTO SHOPPING  
YOU CAN TRUST**



A vehicle research and shopping site from your credit union.

At Freedom we make searching for your dream car simple, convenient, and more fun! With access to our [AutoSMART](#) online auto research and shopping tool, you'll save time and money looking for your next vehicle.

Want to learn more? Don't miss out on our next [Auto Buying seminar](#) on **Thursday, October 13, 6:00 – 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. [Register here.](#)

Contact Us  
800-440-4120  
[members@freedomfcu.org](mailto:members@freedomfcu.org)  
[www.freedomfcu.org](http://www.freedomfcu.org)

