

# May 2018 e-Newsletter



Belong To Something Special

## Upcoming Home Selling Seminar



**Date:** Tuesday, May 15th  
**Location:** MedStar Turner Community Room  
12 MedStar Blvd, Bel Air, MD 21015  
**Time:** 6:30 PM – 8:00 PM

Are you looking to sell your home? Whether it's your first time, or need a refresher, plan to attend this FREE seminar!

This seminar covers everything from staging to settlement, how to get the necessary documents in order, what happens when your house goes on the market, how to keep yourself and your valuables safe, and what happens on settlement day.

[Register Here](#)

## Shred Day

Our next **Shred Day** will be **Saturday, May 12**, at our **Park Avenue Branch**.



- Please limit the number of boxes to 4
- Please no business materials

## Celebrate Youth Day — May 5th



**Date:** Saturday, May 5th  
**Location:** 2019 Emmorton Road, Bel Air, MD 21015  
**Time:** 9:00 AM – 12:00 PM

Fun activities, games, prizes, face painting, Tap Snap photo booth, balloon twister, Kona Ice truck, and more!

### **Take advantage of our matching deposit offers:**

- ★ Up to \$25 matching deposits on all new Youth Club Account Members
- ★ Up to \$25 matching deposit new Coverdell ESA (Education Savings Accounts) for new and existing Youth Club members
- ★ Up to \$100 matching deposit for new and existing Choices Club members

**SATURDAY MAY 5th**  
**FREEDOM'S YOUTH DAY**



\*All offers apply to new accounts added through May 5th. Certain restrictions apply. For more information and to learn more about our Youth Savings Account programs visit our web site at [freedomfcu.org](http://freedomfcu.org)

## Annual Meeting 2018



Members, Directors, and staff gathered at Richlin Ballroom on April 12<sup>th</sup> for Freedom's Annual Meeting. The event was well received by the attendees who enjoyed the venue, hor d'oeuvres, color guard ceremony, and music by a talented student quartet from Edgewood High School. Staff were stationed throughout the event to answer member questions and provide insight on the many benefits of belonging to Freedom.

President/CEO Mike MacPherson delivered addressed overview on the state of the Credit Union, including financial position, mission, and plans for the future. At the event, a brand new video called [You Are Freedom](#) was shown to attendees, and member questions were answered. To close the meeting, 10 lucky attendees were selected to receive visa gift cards, including a \$100 grand prize. All members received a Freedom apparel duffel bag just for attending. We hope to see you next year!

## Bike to Work Day

**Bike to Work Day 2018 is coming to Harford County!** Freedom is sponsoring some giveaways and will be hosting the APG South pitstop on May 22 in our Branch parking lot! [Click here](#) for more information and to register for free. We hope you can stop by on your way to work!



## Register for Freedom's New Fraud Alert System

Freedom's first priority is to protect you and your finances from any type of potential compromises. In light of the rash of recent breaches at several retailers, we are taking proactive steps to strengthen our fraud prevention processes.

Our new, automated system will reach you faster by text or phone with information you need to identify potential fraudulent activity, and stop it immediately. We'll even have live agents on stand-by, ready to help you at any time.

The new system allows you to receive an automated call that easily walks you through reviewing suspicious activity on your card. In addition, you can sign-up to receive text messages on your mobile phone.

### **Our new automated system includes:**

#### Immediate Alerts

When suspicious activity has been detected on your account, our automated system will contact you by text or phone.

#### 2-Way Communication

You can take action the second you receive your alert – by texting the provided command word, or interacting with the automated phone system. Simply follow the instructions to answer questions regarding your recent card activity.

#### Real-time Support

Our live agents are ready to assist you at any time to ensure you receive the best defense exactly when you need it.

To receive the full benefit of our new automated fraud prevention system, log into Online Banking [here](#) to register.

## Our Certificate Rates Beat the Big Banks

**52-Week Special — 1.45% APY\***  
**25-Month Special — 1.90% APY\***  
**55-Month Special — 2.25 % APY\***

(With a low \$300 minimum on all!)

**Freedom. Better savings with greater returns.**

\*APY = Annual Percentage Yield. Rate effective March 29, 2018 and is subject to change. Limited time offer.

Fees could reduce earnings on the account.

A penalty will be imposed for early withdrawal that could reduce earnings. Upon maturity, Special 55-month renews to 48-month Regular Share and IRA Certificate, and Special 25-month renews to 24-month Regular Share and IRA Certificate.

## **2018 Annual Golden Apple Educator Award competition**

**Entry deadline has been extended to May 15!**

Freedom Federal Credit Union has extended its 2018 Annual Golden Apple Educator Award competition. With \$3,000 in prizes, the competition is open to all Harford County Public School employees.

The essay competition is designed to recognize a Harford County Public School Employee who is a deserving teacher, school administrator or school support employee. Freedom is looking for the idea which will most impact Harford County's students, classes, schools, and community.

Three winning school employees will receive cash awards; \$2,000 for first place, and \$500 each for two runner-up awards. Preference will be given to school employees who are Freedom Federal Credit Union members, and are enrolled in one of Freedom's special school employee benefits packages: Golden Apple or Golden Apple-Plus. [Learn more](#) about the benefits of becoming a Golden Apple Member!

To enter, applicants must submit an essay that details how they would use the award money and why they deserve the award. The essay may address one or all of the following questions:

1. What is your creative idea to benefit your students, your class or your school? If you win, how will you use the funds to implement your idea?
2. Will you take a continuing education class or classes to improve your own education and expertise (be specific) and how will that benefit your students, your school, or the community?
3. Will you purchase supplies for your students, classroom or school, and how will that improve student learning?
4. Will your idea, training, or purchase affect the overall Harford County Community? If yes, how so?

Interested applicants may complete an entry form [available online](#), or at any of Freedom's [five Harford County branches](#). Completed entry forms must be submitted by May 15, 2018 to [marketing@freedomfcu.org](mailto:marketing@freedomfcu.org). All entries will be reviewed by a panel of Freedom employees, volunteers and community partners. The winners will be announced June 15, 2018.

# You're Golden

Thank you for your service with HCPS and dedication to education!

## **Freedom Supports Patriot Program**



Freedom is proud to have supported the Patriot Program in Harford County elementary schools for the past 13 years. We've grown the program each year and are now providing awards and incentives to participating students in 29 elementary schools.

The mission of the program is to provide an opportunity for students to learn and gain a sense of patriotism, and build awareness and appreciation for our country's heritage. We congratulate all of the students participating in this great program!

## **Coming Soon: A New and Improved Way to Manage and Save Money**

Freedom is happy to announce we will be rolling out a new enhancement in Online Banking that will make it easier to manage your money, monitor spending and actually see where your money goes. Launching in summer, 2018 this new feature will provide:

- A more complete financial picture, with the ability to sync your accounts from more than 17,000 financial institutions.
- Ability to automatically tag and categorize transactions, so it's easier to understand spending habits.
- Better visual tracking of your progress, reach financial goals quicker and easier.
- A cashflow calendar that shows what is coming in and going out.

Stay tuned for additional information on this new feature, coming in the following weeks.

## **Contact Us**

800-440-4120

## **Stay Connected with Freedom**



Check out Freedom's Philosophy Blog – [“Who is Freedom?”](#) written by Mike MacPherson, President and CEO.

