

APRIL 2019



MEMBER NEWSLETTER



Join Us for Our Annual Meeting

Mark your calendars!

Date: Tuesday, April 9, 2019

Location: Richlin Ballroom

1700 Van Bibber Rd, Edgewood, MD
21040

Time: 7:00-8:00 PM, Doors open at
6:00 PM

All members are welcome to
attend.

You can RSVP at freedomfcu.org, in
a Freedom branch, or by calling our
Contact Center at 800-440-4120.

Hors d' oeuvres will be provided.

**We look forward to seeing you
April 9th!**

Connect With Us on Social Media!



800.440.4120
www.freedomfcu.org



"CAN I GET A RECEIPT? MY CPA NEEDS IT FOR TAX
DEDUCTIONS."

Freedom in the Community

Thank you, Sue and Patrice, for all that you do!

We want to take a moment and recognize our very own Susan Manning-Bresuciak, who was honored last month with a 2019 *Northeastern Maryland Technology Council (NMTC) Leader Award*. Susan was called out for her contributions in fundraising for STEM education, technology research, and scholarships. Sue does an incredible amount towards helping advance technology and innovation in Harford County, and we could not be more proud!



Sue Manning



Patrice Ricciardi

Another big ‘Congratulations’ goes to Patrice Ricciardi. Patrice is the Director of Business Development here at Freedom, and was recently named as an honoree of The Daily Record's 2019 *Maryland's Top 100 Women Awards*. *Maryland's Top 100 Women* recognizes outstanding achievements of women through professional accomplishments, community leadership, and mentoring.

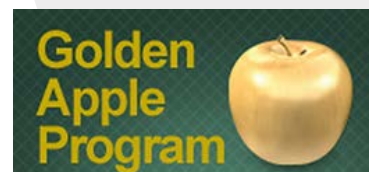
Congratulations, Sue and Patrice!



We are now accepting entries for this year’s Golden Apple Educator Award through May 30th. If you are a Harford County teacher, administrator, or school support employee, you are eligible to apply to win one of three cash prizes from Freedom.

Deadline has been extended to May 30th!

To enter, submit an entry form and essay. The essay must describe how you would use the funds and why you should be the one to win! Scoring favors proposals demonstrating the greatest impact on local schools, classes, and/or the community at large. The winning entry receives a \$2,000 award. Freedom will also award 2nd and 3rd place selections of \$500 each.



Click here to learn more and download the entry form.

GET A FREEDOM ANYTHING LOAN AS LOW AS 4.99% APR*

...And We Mean Anything!

From a new kitchen to a dream vacation and all those unplanned expenses that life throws at you along the way, Freedom is here for you! We know everything doesn't fit in a specific loan category, so



we offer an Anything Loan to help fund whatever it is you may need.

Learn More and Apply!

*APR (Annual Percentage Rate) effective 04/01/19, subject to credit approval and based on automated payment and eStatement enrollment. Without automated payments, the rate is 0.25% higher. Rate and loan amount may vary depending on credit score. Other rates and terms available. Offer may be withdrawn at any time. Membership eligibility requirements apply. Not all applicants will qualify for the lowest rate.

FREEDOM FARMERS

There once was a farmer who grew excellent quality corn. Every year he won the award for the best grown corn. One year a newspaper reporter interviewed him and learned something interesting about how he grew it. The reporter discovered that the farmer shared his seed corn with his neighbors. "How can you afford to share your best seed corn with your neighbors when they are entering corn in competition with yours each year?" the reporter asked.

"Why sir," said the farmer, "Didn't you know? The wind picks up pollen from the ripening corn and swirls it from field to field. If my neighbors grow inferior corn, cross-pollination will steadily degrade the quality of my corn. If I am to grow good corn, I must help my neighbors grow good corn."

So it is with us... if we want to live meaningfully and well we must help enrich the lives of others, for the true value of Freedom is measured by the lives we touch. And if we want to be successful we must help others succeed, for the welfare of each is bound up with the welfare of all.

We really are all in this together.

-Mike



Mike MacPherson is the president & CEO of Freedom. Mike is passionate about the Credit Union Difference, and enjoys sharing his thoughts and ideas with members. For more of Mike's musings, click [HERE](#)

CALLING ALL STUDENTS!

Looking for a Student Loan? We've Got You Covered!

Freedom is pleased to announce our brand new partnership with Sallie Mae®. This partnership enables Freedom to offer our members student loan options that meet their needs. Get the money you need to help make higher education happen. Student loans from Freedom Federal Credit Union by Sallie Mae® are available to students attending a degree-granting institution.

Whether you're an undergraduate student, graduate student, or parent helping a student pay for school, these flexible loans are designed to meet your needs...

- Competitive variable and fixed interest rates
- No origination fee or prepayment penalty¹
- Multiple repayment options



Learn Which Loan is Right For You by Visiting salliemae.com/studentloans/freedomfcu

*We encourage students and families to start with savings, grants scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan. Sallie Mae Loans are made by Sallie Mae Bank or a lender partner. Freedom Federal Credit Union is not the creditor for these loans and is compensated by Sallie Mae for the referral of Sallie Mae Loan customers.

Building Your Credit History Before You Graduate

At this point in your life, you likely know your credit score is one of the most important pieces of information about you. It determines everything from the kind of car and house you can afford, the rates you'll pay for insurance and credit cards, and even the kinds of jobs you can get all hinge on your credit score. While some credit-building will have to wait until after graduation, there are ways you can control your credit score now:

- 1) **Get (and keep!) a Clean Payment Record** - Pay your bills on time. It's good advice anyway, but if you're trying to build a credit history, making on-time payments is a critical first step. This includes both credit cards and other bills (electricity, Netflix, gym memberships). Don't have a credit card? Find out if your parents can make you an authorized user of their credit card, which will show as an account in your name and one that is being paid on time.
- 2) **Manage Your Debt Use** - On one hand, you want to build up a payment history. On the other, you don't want to max out the amount that's available to you. Don't charge more than 30% of your available credit. Use your credit card for small, regular purchases – a daily coffee or monthly tank of gas – and pay it off in full each month.
- 3) **Guard Your Credit History** - Too many inquiries on your credit history is a sign to lenders that you're using credit to finance your lifestyle. This makes them hesitant about lending to you. You may have to fight conventional wisdom and turn down free pizza if it requires a credit card application.

When it comes to credit cards, one is usually enough, and more can leave you in a world of hurt later.

Jumbo Rates. Jumbo Returns.



42-Month Jumbo Share & Jumbo IRA Certificates

3.00% APY*

Learn More and Apply!

* APY is Annual Percentage Yield. External Savings Rate and is subject to change. Limited time offer. Minimum \$50,000 deposit. Fees could reduce earnings on the account. A penalty will be imposed for early withdrawal that could reduce earnings. Upon maturity a Special 42-Month Jumbo Certificate renews to a 36-Month Jumbo Share or Jumbo IRA Certificate.

All accounts insured by the National Credit Union Administration (NCUA). The National Credit Union Share Insurance Fund (NCUSIF) protects aggregate savings up to at least \$250,000 in your regular Share Savings, Certificates, Checking, and Coverdell ESA accounts.

MORTGAGE DAYS

Are you ready to purchase a home? Are you just looking to learn more about your mortgage options? Join us for one of our upcoming Mortgage Days for a personalized 1-on-1 Home Loan Consultation. Here's a great opportunity to get a...

- Custom mortgage analysis
- Step-by-step guide to the mortgage process
- Explanation of your home equity options
- Free, easy mortgage pre-qualification

Edgewood Branch

Thursday, April 25th
10:30a.m. – 2:00p.m.
Register: <https://mbr411.com/u7zg0>

Park Avenue Branch

Friday, April 26th
9:00am – 6:30pm
Register: <https://mbr411.com/6ci0q>

Swan Creek Branch

Friday, May 3rd
9:00am – 6:30pm
Register: <https://mbr411.com/7sf6x>

Fountain Green Branch

Friday, April 26th
9:00am – 6:30pm
Register: <https://mbr411.com/pb23x>

Forest Lakes Branch

Friday, May 3rd
9:00am – 6:30pm
Register: <https://mbr411.com/jnqy0>

**Attend one of our Mortgage Days
and be automatically entered to
win a \$100 Visa gift card!**



Belong To Something Special

P.O. Box 1545 Bel Air, MD
21014 | 800-440-4120
freedomfcu.org
Inclement Weather Hotline:
410-420-3131

BRANCHES

For hours and ATM info,
visit freedomfcu.org

Park Avenue

2019 Emmorton Rd
Bel Air, MD 21015

Forest Lakes

1990 Rock Spring Rd
Forest Hill, MD 21050

Swan Creek

1830-C Pulaski Hwy
Havre de Grace, MD
21078

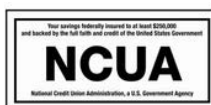
Fountain Green

1304 Churchville Rd
Bel Air, MD 21014

Edgewood*

8213 Hoadley Rd,
Building E 5002
Gunpowder, MD
21010

**Access restricted to APG
Base personnel and visitors.*



Happy with your Freedom experience? Consider writing us a review on our **Facebook** page.