

Member Newsletter

NOVEMBER 2021



IN THIS EDITION...

- Shred Day
- Freedom to Help Challenge
- We're Hiring!
- Ways to Use Your Contactless Credit Card
- Enter to Win a \$25 Gift Card

...and more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org

UPCOMING HONEYGO SHRED DAY



COMMUNITY SHRED DAY

**NOV
13**

Dispose of your sensitive documents safely and securely at our Honeygo branch on November 13th from 9A-12P

Join us at our Honeygo branch in the Honeygo Village Center on Saturday, November 13th for our Fall Shred Day.

Bring up to four boxes of sensitive documents and let us safely destroy them for you.

The shred truck will be available from 9 am to Noon or until it has reached capacity.

Please ensure that your bags and boxes are limited to paper documents only. We are unable to shred binders or binder clips, or any non-paper materials.



UNLEASH YOUR INNER ELF

With a Freedom Platinum Rewards Visa

3X¹ the points on **ALL** purchases this holiday season with your Freedom Visa Platinum Rewards Credit Card, plus **4X²** the points on all streaming service subscriptions. Sign up now and get a 5,000 point bonus on your first purchase³!

Click [HERE](#) to Learn More



LIVE MORE. DO MORE. EMPOWER CHECKING

The new standard of Free Checking

Grow your savings, with all the freedom of a checking account. **Earn 3.00% APY*** with an *Empower Checking* account from Freedom Federal Credit Union.

Click [HERE](#) to Learn More



1-With every purchase, you earn CURewards points—three points for every dollar spent—redeemable for cashback, merchandise, travel discounts, or gift certificates on transactions posted between November 1, 2021 through December 31, 2021. Redeem points online at www.curewards.com. Eligible on the Freedom Platinum Rewards Visa Credit Card only. Not available on Platinum Visa, Classic Visa, or Business Visa. Rewards points earned on valid purchases only. Rewards not earned on cash advances or balance transfers. Points deducted for returns. 2-For video streaming subscriptions- earn four points for every dollar spent. Subscriptions must match category criteria. This promotion is an ongoing promotion and is subject to change at any time. 3-1,000 bonus points awarded at account opening and 4,000 points bonus points awarded at first retail charge.

*Annual Percentage Yield (APY) as of November 1, 2021. If your account meets the criteria described below, you will earn 3.00% Annual Percentage Yield (APY) on balances up to \$10,000 and 0.25% APY on balances of \$10,000.01 and higher. Balances that do not meet the account requirements for a given month will earn 0.05%

PAYMENT PROCESSING SERVICES FOR YOUR BUSINESS

Our full Merchant Services Card-Processing programs offer fast and reliable payment processing for any business. Having the ability to process credit and debit cards will help you save time and money and grow your business. Features and benefits of our customized solutions include:

- Fast transaction authorization
- 24-hour member/customer service
- Monthly statements and Internet reporting
- Increased customer convenience and satisfaction
- Improved cash flow
- Reduced operating costs and fees
- Simplified record keeping
- Enhanced fraud protection

Visit our [website](#) to learn more about the benefits offered to business members at Freedom.

WHAT TO EXPECT FOR HOLIDAY SHOPPING

The holidays are coming and it's time to hit the stores! Unfortunately, suppliers are cautioning us to expect supply shortages, shipping delays, and higher price tags. Here's what to expect this holiday shopping season...

Supply Shortages

Noticed any empty store shelves recently? Suppliers are struggling to stay ahead of shopper demands while catching up on the manufacturing lag experienced during the lockdown. They're also dealing with a labor shortage, which makes it challenging to meet manufacturing quotas. Finally, many manufacturers rely on other suppliers for the materials they need for developing their products — shipping delays and worldwide supply chain bottlenecks are slowing down their production processes even further.

Shipping Delays

Even when manufacturers manage to keep the supply of their products ahead of the demand, there can be significant delays when the goods land in the U.S. For example, in mid-September, 70 cargo ships were waiting to dock in the LA and Long Beach ports, which handle about 40% of the country's imported goods. The logjam is caused by a scarcity in available storage containers, as well as uneven deliveries of shipped goods as suppliers race to meet demand. The backup will likely continue to be a kink in the delivery chain deep into 2022.

Understaffed Shops

Salespeople will likely be even more overworked than usual this time of year, due to massive staff shortages, resulting in extra worker responsibilities and overtime hours. The harried salespeople you encounter may be doing the jobs of several workers.

Higher Prices

Don't count on finding that last-minute bargain gift this year. The prices you'll find on toys, clothing, electronics and other items will likely be higher than usual, thanks to inflation, the rising cost of fuel and supply that falls well below demand.

Plan Ahead and Shop Early

Suppliers and retailers are urging consumers to start on their holiday shopping as soon as possible for the best selection at the best prices. If you're the kind of shopper who doesn't think about gift shopping until mid-December, this may be the year to rethink your approach.

Plan ahead and start shopping early this holiday season to avoid empty shelves and sky-high prices.

FREEDOM TO HELP CHALLENGE 2021



Freedom Federal Credit Union is pleased to announce the fourth annual #FreedomToHelpChallenge, inspired by the giving season and the Credit Union Philosophy of 'people helping people'.

The six-week social media challenge will accept submissions from November 1st through December 9th and is open to the general public. Individuals, businesses, and local non-profits are welcome to post pictures and accompanying stories of Harford or Baltimore County-based volunteerism for the chance to win a \$1,000 philanthropic gift to their local charity of choice among other weekly prizes.

Entrants can post via Facebook, Twitter, or Instagram, and must use the publicly searchable hashtag, #FreedomToHelpChallenge, in order to submit their entries. Instagram users are encouraged to direct message the Credit Union @freedomfedcu if their accounts are private.

Public voting will be available every Friday during the challenge on [Freedom's Facebook page](#) and on Tuesday, December 14th, to vote for the grand prize winner. Visit Freedom's website for full contest details at [freedomfcu.org/helpchallenge](https://www.freedomfcu.org/helpchallenge) and like Freedom's Facebook page to get real-time contest updates at facebook.com/FreedomFCU/.

FREEDOM IS HIRING: APPLY TODAY!

Freedom Federal Credit Union believes that a great member experience begins with a great employee experience.

We value our employees not just for their talent, but also for the difference they make to our members and the Harford County and Baltimore County communities we serve. We strive to help our employees live up to their fullest potential, and, with that in mind, provide each of them a healthy, safe, and positive, yet challenging, work environment.

A positive work-life balance, personal growth, purposeful work, and recognition of accomplishments are an essential part of what we offer.

We're looking for people to join our team, who share our vision and passion to make a positive financial impact on our members' lives.

If you're ready to take the next step, join Freedom to truly make a difference.

To learn more, see what positions are available, or apply today, visit us online at <https://www.freedomfcu.org/careers/>



WAYS TO USE YOUR CONTACTLESS CARD

Your new Freedom Visa Contactless Credit Card is the most convenient way to make purchases while helping keep your card safe. Your Freedom Credit Card offers options to help make life easier including ways to pay for your purchases – online, in-store and even for recurring monthly payments.

Use Your Mobile Device: Use your Digital Wallet to pay anywhere, either at the store or online. Set up is easy.

Contactless Payments: Tap to Pay at your favorite store checkout to make purchases faster, more convenient, and more secure.

Set Up Recurring Payments: Use your Freedom Credit Card for all of your monthly or recurring payments and bills. And Freedom Rewards Cardholders earn as much as 4X the points* with recurring payments. All Freedom Credit Cards feature Visa Zero Liability policy to protect you against unauthorized use of your card.

Complete Control Over Your Freedom Card: With the Freedom Card Manager App you have complete control when it comes to your card. You can track purchases, check your balances, and even put temporary holds on your account, right from your phone!

Put Your New Freedom Visa Contactless Credit Card to Work for You.

WANT TO WIN \$25.00?

Of course you do. Find the Green Dollar Sign (\$), hidden on a page in this newsletter. Click [HERE](#) to tell us which article it was in and you will be entered to win a \$25.00 Gift Card* -- Good luck!

CONGRATULATIONS to last issue's winner:

Arthur A.!

*Must be 18 or older to enter. Employees and Members of the Board of Directors of FFCU are not eligible to win. Gift Card will be digital, sent via email. Drawing runs until 11/30/2021.



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BRANCHES

For hours and ATM info,
visit [freedomfcu.org](#)

Park Avenue

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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

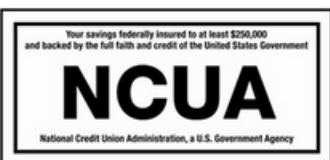
1304 Churchville Rd
Bel Air, MD 21014

Edgewood*

8213 Hoadley Rd,
Building E 5002
Gunpowder, MD 21010
**Access restricted to APG
Base personnel and visitors.*

Honeygo

5000 Honeygo Center Dr,
Perry Hall, MD 21128



Happy with your Freedom experience? Consider referring us to friends and family, sharing your experience, or writing us a review on our **Facebook** page.