



Member Newsletter

JANUARY 2022



IN THIS EDITION...

- Debt Consolidation
- Freedom's Merchant Services Solutions
- Budgeting Made Easy with MoneySmart
- Beat the Post-Holiday Blues
- Tips for Responsible Credit Card Use

...and more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org

EMBRACE YOUR NEW BEGINNING...



...With Freedom's Debt Consolidation options. **Resolving debt is a great way to start the new year.** We're offering a 0% APR Balance Transfer¹ or as low as a 4.99% APR Debt Consolidation Loan² to help you towards becoming **debt-free in 2022.**

[Learn more or apply today!](#)

1 The 0% introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. A 3% balance transfer fee is applicable. This offer is available on the Platinum VISA and the Platinum Rewards VISA credit cards only. Any existing balances on Freedom Federal Credit Union credit card accounts are not eligible for the Introductory APR for balance transfers.

2 APR = ANNUAL PERCENTAGE RATE. Rate effective as of 11/1/2021. All rates are subject to change. 4.99% rate is with automated payment and e-Statement enrollment, Other rates and terms available. Offer may be withdrawn at any time. Payment example for a 60 month debt consolidation loan would consist of 60 monthly payments of \$18.87 per \$1,000.00 borrowed based off of the 4.99% APR.

CUSTOM PAYMENT SOLUTIONS FOR BUSINESS OWNERS



Hey, business owners! Did you know that Freedom has extensive Merchant Services solutions specifically catered to your needs? We've partnered with Elavon, a global leader in payment acceptance services.

Freedom has made it easy to customize a solution to easily accept payments securely and from virtually anywhere.

- Whether your business is Professional Services, Food Services/Restaurants, Retail, Healthcare, or Hospitality, we have a custom payment solution for you with: in-person, online and mobile payment capabilities
- Smart terminals, Chip Card/EMV terminals and tablet Point of Sale systems
- eCommerce and online shopping carts
- Loyalty and gift card programs to market, grow and retain your customers' business
- Mobile wallet payments including Apple Pay™ and Android Pay™
- Next Day Business Funding

Freedom offers specific products and services to help your business prosper. Learn more on [our website!](#)

To speak with us to customize the perfect solution for your Business, [contact Freedom's Business Banking Team.](#)

TIPS TO SAVE ON HEATING COSTS

As outside temperatures fall, indoor temps and heating costs go up! And this winter may come at a higher cost. U.S. households on natural gas heat are expected to pay 25% more than last year.

With that in mind, let's look at some easy habit changes that will benefit our budgets and our environment.

1. Add rugs to your floors to help insulate rooms. Dress in layers, warm sweaters and socks. Use extra blankets at night.
2. Clean or change air filters. Debris is unclean for breathing and will impede warm air circulation.
3. Lower the thermostat by 7-10 degrees when everyone is out for the day.
4. Have a pro inspect and tune up your furnace. The cost can be well worth the savings since old furnaces can work at just 60 to 70% efficiency.
5. Contact your utility company for a free home check-up.
6. Check windows for leaks. Detect them by lighting a candle and watching if it blows in a certain direction. If you find any, seal them up with caulking or insulation.
7. Open the shades during sunlight hours and close at night to retain the heat.
8. Use heaters to warm up isolated areas instead of turning on entire heating zones if all the space is not in use. Also, close vents in rooms not being used to avoid unnecessary output.
9. Switch to LED light bulbs. They use about 75 percent less energy and last about 25 times longer than incandescent bulbs. Though the initial cost is higher, it pays off over time.
10. Reduce your water heater temperature to 120 degrees, which is safer for skin and easier on heating costs.

Stay warm this winter!



ANYTHING LOANS: EMPOWERING POSSIBILITY

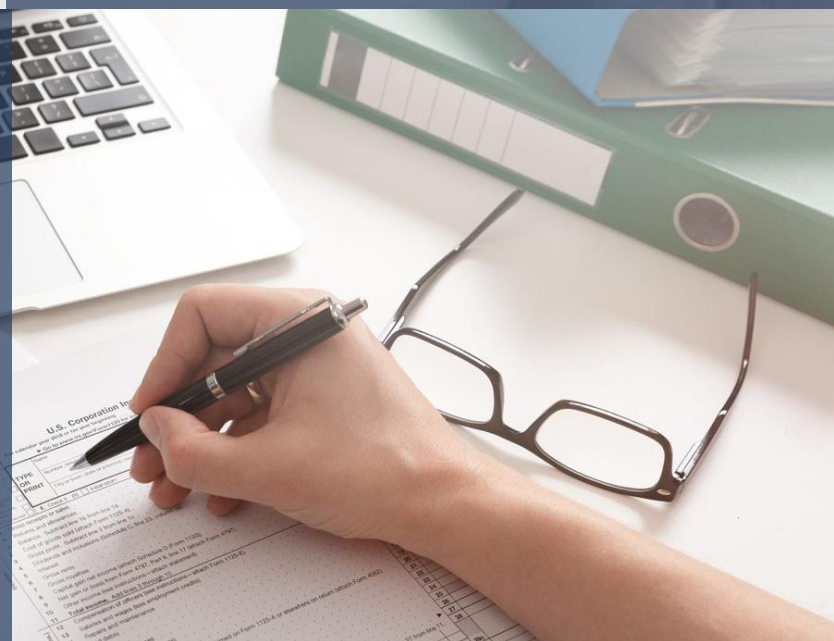
Get the support you need...

You may be in need of financial support that doesn't fit a specific loan category. We have you covered with **Freedom's Anything Loan, now as low as 4.99% APR¹** and including deferred payments up to 90 days²!

Apply Online Today

TAX FORM AVAILABILITY

1098 and 1099 Tax Forms for 2021 are now available to Freedom members who are enrolled in eStatements. For those not enrolled in eStatements, your 2021 tax forms will be mailed to you no later than January 31. For more information on how to access your tax forms online, **[view the FAQ](#)**



1 APR = ANNUAL PERCENTAGE RATE. Rate effective as of 11/1/2021. All rates are subject to change. 4.99% rate is with automated payment and e-Statement enrollment, and is based on 36 month term, \$1,000 up to \$25,000.

2 First payment may be deferred for up to 90 days. Interest will continue to accrue from the date of loan disbursement. Not all applicants will qualify for the 90-day deferred payment. Certain restrictions apply. Speak with representative for complete details.

Some restrictions may apply. Rates available on approved credit. Not all applicants will qualify for the lowest rate.

BUDGETING MADE EASY WITH MONEYSMART

Have you taken advantage of Freedom's budgeting tool? With MoneySmart, it's easy to manage money, monitor spending and actually see where your money goes. If you want to save money, improve financial health and make financial management easier, MoneySmart is a great tool for you.

- Sync accounts with nearly 17,000 financial institutions
- Understand spending habits with automatically tagged transactions
- Get your complete financial picture
- Make informed choices with the cash flow calendar
- Visually track your progress, reach financial goals quicker and easier
- Set financial goals

MoneySmart makes it simple to stay on track. Visit us **online** to get started today.

BEAT THE POST-HOLIDAY BLUES

When the excitement of the holidays winds to a lull, the return to normal can be depressing. Fortunately, there are things you can do to beat the blues, and they don't need to cost money. Here are some simple tips to use this winter that may help lift your spirits:

STAY SOCIAL

The holidays center on social events, like parties, big meals and traveling to see people we haven't seen in a long time. After such a flurry of social activity, you may find yourself feeling isolated when it suddenly stops. But there's no rule saying your social calendar needs to be empty after Jan. 1. Plan some activities with friends. They don't need to cost money. Take a walk or watch a movie at home with someone. Talking on the phone can be a great social outlet, too.

GET ACTIVE

Getting active is one of the best things you can do for yourself, especially when you're feeling a little down. When we exercise, our bodies release endorphins, which are natural chemicals in the brain that help trigger a positive mood.

You don't need to pay for a gym membership or an expensive exercise machine. Get outside for a quick run or walk. Stretch or do yoga in your living room, or try a free aerobics class on YouTube. You may be surprised how much better you feel when your workout is through.

FOCUS ON REALISTIC RESOLUTIONS

New Year's resolutions give us something to focus on after the holiday parties are over. It's great to have goals and something to look forward to, but be careful not to be too hard on yourself about achieving resolutions. Unattainable goals only cause stress and feelings of failure. Instead, focus on realistic goals you can actually work toward and feel good about. Even small wins are wins.

LOOK FORWARD TO THE NEXT BIG THING

Thanksgiving through New Years isn't the only fun season on the calendar. After the holidays, there is still plenty to look forward to with optimism. Start planning your next vacation or what you want to do on spring break. And get the most out of those long holiday weekends. Planning a simple family outing, staycation or dinner party with friends can refocus your thoughts.

BOOST YOUR MOOD WITH VITAMIN D

Low levels of vitamin D, known as the "sunshine vitamin," have been linked to depression and seasonal affective disorder (SAD). Our bodies produce vitamin D when our skin is exposed to the sun. Of course, in winter months, exposure to sunshine can be a little scarce. Eating foods rich in vitamin D or taking a supplement is an affordable option that may help improve your mood until spring.





P.O. Box 1545 Bel Air, MD
21014 | 800-440-4120
freedomfcu.org

8 RULES OF Responsible Credit Card Use



- Always pay your bills on time.
- Pay more than just the minimum payment each month.
- Don't carry a long-term balance.
- Don't use your credit card to pay for things you can't afford.
- Stay on top of your credit score.
- Check your credit reports for signs of fraud.
- Never share your credit card details with an unverified contact.
- Keep your credit card usage below 30% of your available credit line.

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.*

Honeygo

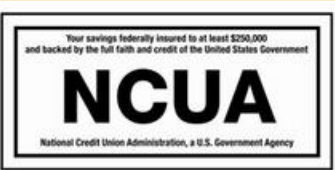
5000 Honeygo Center Dr,
Perry Hall, MD 21128

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:
Francis S.!

*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 1/31/2022.



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