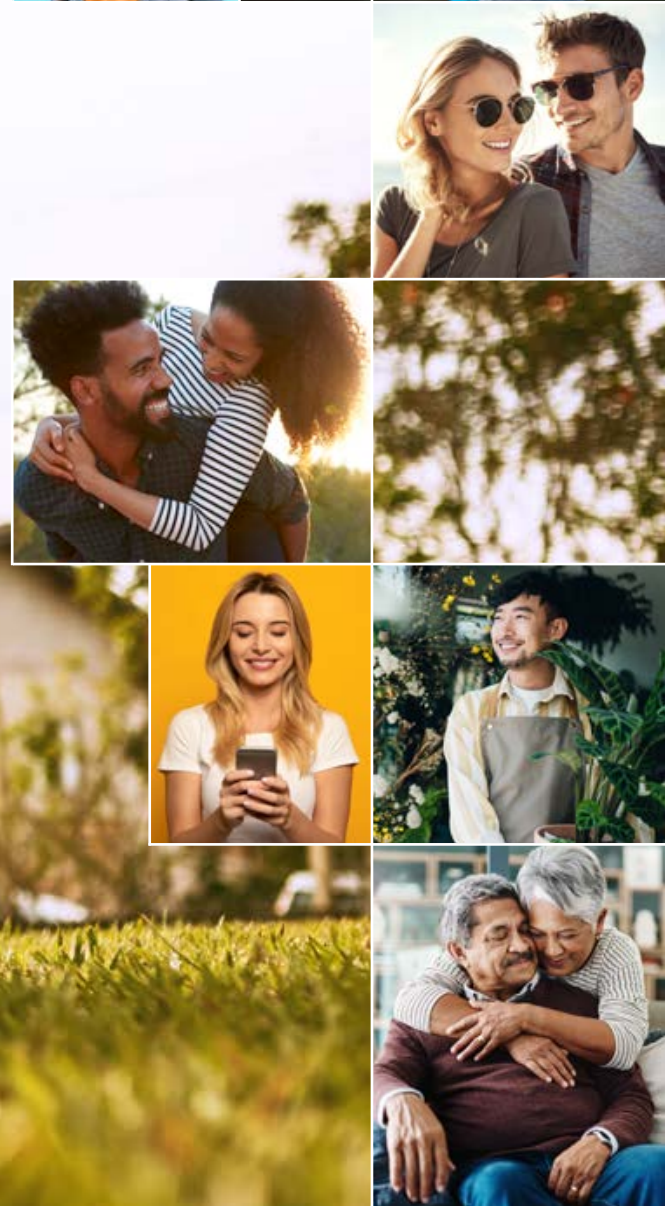




EMBRACING NEW BEGINNINGS

2021 ANNUAL REPORT



MISSION

To be a trusted partner by creating a culture of people helping people that meets the needs of our members and the communities we serve.

VISION

Offer financial opportunity, choice, and value while building relationships that provide a memorable experience in the lives of our members and the communities we serve.

HISTORY

Freedom Federal Credit Union began in 1953 as MATCOM Federal Credit Union. The Credit Union started in Baltimore and later moved to Harford County in support of the Edgewood Arsenal, (which became part of Aberdeen Proving Ground). We received our Harford County community charter in 1999 and changed our name to Freedom Federal Credit Union in 2000. In 2020, Freedom expanded our community charter to include Baltimore County. Today, Freedom serves individuals who live, work, worship, volunteer, attend school, or have family in Harford and Baltimore County. We also support local businesses with savings, checking, loans, and other business services. We're proud to call Harford and Baltimore County home, and to continue to support both local consumers and businesses for all of their banking needs.

THE FREEDOM ADVANTAGE

Freedom Federal Credit Union is different from other financial institutions. Sure, we offer the same financial services that banks do, but it's how we are different that really matters. Here are some of the ways we structure ourselves to always put you, our members, first.

NOT-FOR-PROFIT

Freedom operates to promote the well-being of our members. We are a not-for-profit organization, which means we reinvest any profits we make back into the organization. That allows us to provide higher savings rates, lower loan rates, and fewer fees, all while supporting the Harford and Baltimore County communities where we live and work.

MEMBER-OWNED

Freedom is owned and controlled by its members. Each and every member owns a part of the Credit Union. Your opinion matters. Your vote counts. You elect a volunteer Board of Directors to manage us.

COMMUNITY SUPPORT

Freedom believes in a strong connection with the communities we serve. Through financial education, donations, sponsorships, scholarships, workplace partnerships, and volunteerism, Freedom is committed to keeping our Harford and Baltimore County communities strong.

BOARD OF DIRECTORS

Lisa Ermatinger Chair	Ronnie Davis Director
Richard Gerety Vice Chair	Michael Kaiser Director
George Heidelmaier Secretary	Kirk Kinder Director
Benjamin Casole Treasurer	Brian Robinson Director
James Church, Jr. Director	

SUPERVISORY COMMITTEE

Deborah Bloom Chair	Jim Church, Jr. Member
Alma Talbert Secretary	Nick Pindale Member
Cathy Blount Member	

EXECUTIVE LEADERSHIP

Michael MacPherson President and CEO	Michael Ostrowski Senior Vice President, Lending
Michele Young Chief Operating Officer	Stacie Sloan Senior Vice President, Member Services
Keith Gill Chief Financial Officer	Robert Wehland Senior Vice President, Business Banking
Carmen David Mirabile Senior Vice President, Marketing	



CHAIR REPORT



I am privileged and honored to be the new Chair of the Board of Directors for Freedom Federal Credit Union. I appreciate the confidence the Board of Directors, and our membership, has

placed on me, and I look forward to serving you with integrity, honesty, and always with the best interests of our membership in mind.

I would also like to thank my predecessor, Michael Kaiser, for his dedicated service as our Board Chair for the last 13 years. His steadfast leadership has seen us through some challenging times, and also years of superior growth. I thank Mike for all he has done for this Credit Union. Mike will continue to serve as a Board Director, and I am pleased to have his continued insight, experience, and leadership representing our membership.

By all measurements, 2021 was a year of significantly strong financial performance, growth, and success. Equally critical to the performance numbers, is the fact that Freedom continued to grow as a safe and sound financial institution, with continued focus in meeting and caring for each of our member's needs.

Additionally our financial strength allowed us to give more back, to our members and our shared communities. Freedom provided support to over 80 charities, non-profits, and businesses throughout Harford and Baltimore County. The more our Credit Union grows, and the more our

members utilize our products and services, the more opportunity we have to give back and make a difference. Thank you for your support in all of these endeavors.

The theme of this annual report is Embracing New Beginnings, and I find that very applicable for where Freedom Federal Credit Union is today. In 2021, we continued to find new, enhanced ways to serve and support our members remotely, like with our new Online Banking platform and expanded Call Center, in-person by opening our new full-service branch in Perry Hall and expansion of our branch hours; and through new products and services; like our brand new Contactless Visa® Credit Cards for a faster and more secure purchasing experience.

Our focus on our products, service, technology, and the expansion of our field of membership has helped us position Freedom for continued future growth.

I want to thank my fellow Freedom Board Members, the Leadership Team, and the Supervisory Committee for their time, commitment, and dedication in making sound business decisions in the best interests of the membership, the communities we serve, and for the future growth of our shared Credit Union. I would also like to thank all Freedom employees for their commitment in the care and support of each of our members, in providing custom financial solutions tailored to each member in order to improve financial wellness for all.

And to you, our loyal members, thank you for your trust and confidence, and being such a big part of our success to date. Please know we are always here for you and want you to know that we will continue to be your trusted financial partner whenever you need us.

2021 was a year that showed we could rise and overcome continued challenges, and be the stronger for it on the other side ... in 2022 and beyond. Together, we embrace these new beginnings, and with your help and support, will continue to grow and thrive. With experience comes wisdom, and the Freedom that exists today is all the better because of the challenges we faced together, and we are more ready than ever to embrace what comes next tomorrow.★

Respectfully submitted,

Lisa Ermatinger
Chair



DEPOSITS

\$376.2M IN SHARE DEPOSITS

1,458 NEW CHECKING ACCOUNTS

UNSECURED CONSUMER LOANS

1,021 UNSECURED CONSUMER LOANS FUNDED

\$2.8M IN ANYTHING LOANS FUNDED

\$2.4M IN DEBT CONSOLIDATION LOANS FUNDED

\$3.4M EXTENDED IN VISAS AND LINES OF CREDIT

VEHICLE LOANS

2,315 VEHICLE LOANS FUNDED

\$83.3M IN FUNDED VEHICLE LOANS

HOME LOANS

257 HOME LOANS FUNDED

\$3.9M IN HOME PURCHASES FUNDED

\$1.3M IN HOME EQUITY LOANS FUNDED

\$10.3M IN HOME EQUITY LINES OF CREDIT EXTENDED

\$15.9M IN HOMES REFINANCED

BUSINESS BANKING

\$7.2M IN BUSINESS LOANS FUNDED

46 BUSINESSES HELPED WITH \$1.8M IN ROUND 2 PPP LOANS



PRESIDENT/CEO REPORT



2021 showed us many faces. On one side, we faced many of the same challenges that we did in 2020, as the pandemic continued to rage for most of the year. We saw individuals continue to endure hardships, both financial and personal. We saw communities and businesses negatively impacted by the continued restrictions. Public discord and contention were a daily occurrence, resulting in a nation divided. On the other side, we saw the best in humanity rise from these crises, communities helping communities, people helping people. Our members showed resilience, and the ability to make sound financial decisions to help themselves and their families “weather the storm”. I am proud of the role that Freedom Federal Credit Union played in supporting our members, our business partners, and the communities we serve, every step of the way.

HIGHLIGHTS

Access and availability were a focus for us in 2021, and I am pleased with our accomplishments in these areas. We introduced a brand-new Online Baking solution, allowing our members to access better self-service for their banking needs, wherever, and whenever they want. The new Online Banking platform is also better integrated with our Mobile Banking platform for a seamless experience between the two.

In 2021, we reissued brand new Visa Contactless Credit Cards to all of our cardholders, which featured new Tap-and-Go Technology, giving members a faster, more secure way of purchasing in-store, as well as online. We opened a brand-new branch in Baltimore County to serve our new and expanding field of membership. The opening of this new branch in the Honeygo Village Center in Perry Hall is part of the commitment we made to grow

our organization, and, as a result, to expand the many ways we serve our membership as best we can.

When we announced our field of membership expansion in July 2020, we were all in the midst of the worst global health and economic crisis of our lifetime, and many of those challenges carried over into 2021. This only reinforced for us the critical importance of the role we play in supporting those impacted, and it made us even more motivated to move forward with our expansion plans into Baltimore County. We lived up to our commitment of being a financial institution that individuals and businesses could trust to be there, and to do what’s right for them.

RECOGNITION

Although we are not in this business for the recognition, it’s something we can take pride in when it does come. In 2021, Freedom was recognized by Forbes.com as one of the best credit unions in Maryland. Harford Magazine named Freedom the Best Of winner in the Banks/Credit Unions category. And Harford County Living readers selected Freedom as Favorite Local Financial Institution. Freedom was also recognized by MemberXP, a leader in customer service solutions, as Best of the Best for our outstanding member service.

What does all this mean? It means as a member of Freedom Federal Credit Union, you are a part of something truly outstanding, a quality financial institution, who lives by our mission to be a trusted partner that meets the needs of our members and the communities we serve ... with quality, honesty, integrity, and always with a people-first focus.



FINANCIALS

In 2021, despite the continued challenges the pandemic brought us, and as a result of our membership looking to Freedom as a trusted financial partner, Freedom had one of the best years financially in our Credit Union's history.

NET INCOME FINISHED THE YEAR AT **\$1.73M**, our second highest ever.

ASSETS GREW TO **\$411.2M** at year end, an 8.3% increase over 2020.

DEPOSITS GREW TO **\$376.2M** for the year, an 8.7% increase over 2020.

And LOAN VOLUME GREW TO **\$335.8M** for the year, a 12.0% increase over 2020.

We also ADDED OVER **3,500** NEW MEMBERS to Freedom in 2021, which included new members from both Harford County and Baltimore County. I would like to welcome all our new members, and all of us at Freedom look forward to gaining your trust and growing our relationship with you.

The most important measurement of a credit union's soundness is its capital ratio. Freedom's YEAR-END 2021 CAPITAL RATIO WAS **7.92%**, which makes us a very healthy and well-capitalized financial institution.



EMBRACING NEW BEGINNINGS IN 2022 AND BEYOND

Since our first year in operation as MATCOM Credit Union in 1953, Freedom has seen many different economic challenges over these seven decades, including war, recession, inflation, unemployment, global economic tensions, Y2K, the Dot-Com bubble, the housing market crash, government shutdowns, and now a pandemic, to name a few. No matter the challenge, Freedom has always kept our members our primary point of focus, to be there for you in the best, as well as the worst of times.

I would like to thank our Board of Directors for their continued leadership and commitment to the Credit Union. I congratulate Lisa Ermatinger on her appointment as Freedom's new Board Chair, and I am excited at the possibilities our continued partnership will bring to this institution.

I would like to thank all of our employees who personify the heart of this Credit Union, going above and beyond for our members every day, and embody what the Freedom Advantage is all about.

Most importantly, I want to thank all of you, our members, for your ongoing trust, confidence, and partnership. We exist to serve you. Together, we will continue to do great things for many years to come.

We have been, and always will be, a people-first credit union. We will always focus on the good we can do, and the positive difference we can make in people's lives. We will always look for every way to grow and improve, with the good of our membership and the community in mind. This is how we will continue to build a strong reputation and a trusted name.

There are new and exciting things in store for Freedom, and our membership in 2022, and I cannot wait to embrace them and share them with you. I hope you will join me and come along for the ride, as we travel towards a bigger and brighter tomorrow.★

Respectfully submitted,

A handwritten signature in blue ink, appearing to read 'Michael MacPherson'.

Michael MacPherson
President and CEO



SUPERVISORY COMMITTEE REPORT



The Supervisory Committee serves as an independent representative of Freedom's members, as mandated by The Federal Credit Union Act. The major purpose of the Committee is to protect and safeguard Freedom members' assets. The Committee monitors internal controls, guards against loss, detects areas of fraud and errors, and promotes effectiveness and efficiency of operations. The Committee ensures laws, regulations, and internal policies and procedures are established according to established laws, and carried out faithfully. Freedom's Senior Management and staff, the Supervisory Committee, and Yount, Hyde & Barbour, P.C., the outside certified public accounting (CPA) firm, as well as an internal audit firm, work together to provide a strong control function, as well as ensure members receive the best possible service.

Yount, Hyde & Barbour, P.C. performs an annual audit of the Credit Union's financial statements in accordance with generally accepted auditing standards. The internal audit firm administers a comprehensive risk assessment and internal audit program, and reports findings to the Committee to ensure compliance with procedures, policies, and federal laws and regulations. Freedom Senior Management and staff, interact with AffirmX, the internal audit firm, and the National Credit Union Administration (NCUA) examiners in executing the various audit objectives.

In 2021, the Committee reviewed and acted upon all procedural concerns, addressed all personnel and member problems that arose during the year, and

took appropriate action to resolve issues. The Committee conducted monthly reviews of Freedom's financial reports and related statements during 2021. Yount, Hyde & Barbour, P.C. performed the Verification of Member Accounts and conducted the 2021 External Annual Audit for the Supervisory Committee in February of 2022. The financial report, as presented in this Annual Report, is extracted from that audit.

This Annual Audit Report (as of December 31, 2021) contains no reportable conditions. It is the opinion of the Supervisory Committee that the affairs of Freedom Federal Credit Union are being managed responsibly.★

All comments and concerns should be sent to:
Supervisory Committee
Freedom Federal Credit Union
2019 Emmorton Road
Bel Air, MD 21015
(Please do not send payments to the Supervisory Committee.)

Respectfully submitted,


Deborah Bloom
Chair

Alma Talbert, Secretary
Cathy Blount, Member
Jim Church, Jr., Member
Nick Pindale, Member

REPORT OF INDEPENDENT AUDITOR'S FINANCIAL STATEMENTS

OPINION

The summary financial statements, which comprise the summary balance sheet as of December 31, 2021, and the summary statement of income for the year then ended, are derived from the audited financial statements of Freedom of Maryland Federal Credit Union as of and for the year ended December 31, 2021. We expressed an unmodified audit opinion on those audited financial statements in our report dated March 21, 2022.

In our opinion, the accompanying summary financial statements of Freedom of Maryland Federal Credit Union as of and for the year ended December 31, 2021, referred to above are consistent, in all material respects, with the audited financial statements from which they have been derived, on the basis described in Note 1 of those audited financial statements.

SUMMARY FINANCIAL STATEMENTS

The summary financial statements do not contain the statements of comprehensive income, changes in members' equity, cash flows, and all the disclosures required by accounting principles generally accepted in the United States of America. Reading the summary financial statements and the auditor's report hereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

RESPONSIBILITY OF MANAGEMENT


Management is responsible for the preparation of the financial statements in accordance with the criteria described in Note 1 to Freedom of Maryland Federal Credit Union's audited financial statements.

AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with auditing standards generally accepted in the United States of America. The procedures consisted principally of comparing the summary financial statements with the related information in the audited financial statements from which the summary financial statements have been derived and evaluating whether the summary financial statements are prepared in accordance with the basis described in Note 1 to the audited financial statements.

PRIOR PERIOD FINANCIAL STATEMENTS

The financial statements of Freedom of Maryland Federal Credit Union as of and for the year ended December 31, 2020, were audited by other auditors, whose report dated April 1, 2021, expressed an unmodified opinion on those statements.


Baltimore, Maryland
March 21, 2022



8100 Sandpiper Circle, Suite 308, Baltimore, Maryland 21236
Phone: 443.725.5074 • Website: YHBCpa.com



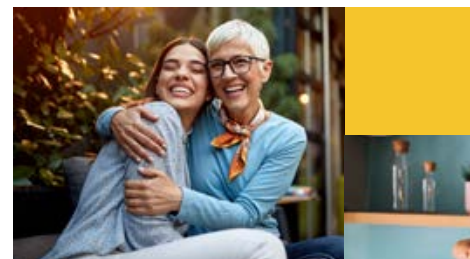
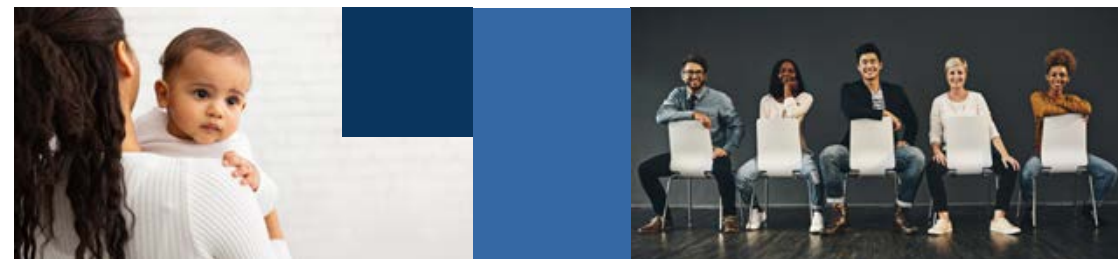
BALANCE SHEET

ASSETS	Years Ended December 31,	
	2021	2020
Cash and cash equivalents	\$ 40,480,505	\$ 50,928,472
Loans to members, net	334,919,881	298,689,513
Investment securities available for sale	23,828,812	18,447,172
Federal Home Loan Bank stock	189,900	287,500
National Credit Union Share Insurance Fund deposit	3,447,035	3,142,148
Perpetual contributed capital	1,367,927	1,367,927
Accrued interest receivable	869,379	852,881
Property and equipment	4,315,514	4,379,681
Prepaid expenses and other assets	1,825,989	1,479,288
Total assets	\$ 411,244,942	\$ 379,574,582
LIABILITIES AND MEMBERS' EQUITY		
Members' share accounts	\$ 376,169,616	\$ 345,838,324
Accrued expenses and other liabilities	2,611,916	2,625,375
Total liabilities	378,781,532	348,463,699
Members' equity		
Regular reserve	3,857,922	3,857,922
Undivided earnings	28,704,850	26,976,496
Accumulated other comprehensive income (loss)	(99,362)	276,465
Total members' equity	32,463,410	31,110,883
Total liabilities and members' equity	\$ 411,244,942	\$ 379,574,582

STATEMENTS OF INCOME

INTEREST INCOME	Years Ended December 31,	
	2021	2020
Interest on loans	\$ 13,815,537	\$ 12,575,825
Interest on investments	274,082	479,839
	14,089,619	13,055,664
INTEREST EXPENSE		
Dividends on members' shares	1,690,768	2,283,053
	1,690,768	2,283,053
Net interest income	12,398,851	10,772,611
PROVISIONS FOR LOAN LOSSES		
Net interest income after provisions for loan losses	136,344	527,351
	12,262,507	10,245,260
NON-INTEREST INCOME		
Card services	1,496,027	1,232,192
Share account fees	619,269	632,179
Debit card incentive bonuses	25,000	285,000
Other	474,679	570,792
	2,614,975	2,720,163
NON-INTEREST EXPENSE		
Compensation and benefits	6,842,117	6,264,936
Office occupancy	948,053	832,209
Office operations	943,430	874,384
Education and promotion	579,974	508,854
Loan and card servicing	1,315,577	1,152,182
Data processing and professional services	2,059,544	1,931,947
Other	460,433	461,013
	13,149,128	12,025,525
NET INCOME	\$ 1,728,354	\$ 939,898

These summary financial statements do not constitute a complete presentation. The complete set of audited financial statements, including the statements of comprehensive income, changes in members' equity, and cash flows, and the notes to the financial statements, are available at the Credit Union office during normal hours of operation.



NOW OPEN IN PERRY HALL

Freedom opened a new full-service branch in the Perry Hall/White Marsh area on Saturday, August 21, 2021. We marked the occasion with a community-wide grand opening celebration held at the new location, 5000 Honeygo Center Drive in the Honeygo Village Center, and featured music, food, games, and giveaways. This is Freedom's first branch in Baltimore County, and sixth branch in Northeastern Maryland. The branch features a full-service lobby, two drive-thru lanes, a 24/7 ATM, a free coin machine, provides ample parking, and allows for easy traffic flow and access. Financial Service Representatives are in-person, and onsite, to support all business and individual banking needs.

The opening of this new branch in Honeygo Village Center is part of our commitment to grow our organization, and, as a result, to expand the many ways we serve this community, and our membership as a whole.

Since 1953, our name has been built on respect, compassion, service, integrity, trust, and safety. We continue to build on our legacy by bringing those ideals to Perry Hall, to White Marsh, and to Baltimore County.★



COMMUNITY IMPACT

Freedom has always been about people, not profit. And part of that focus of "people helping people" is being closely involved in the communities we serve. From volunteering, financial support, financial education, and educational scholarships, Freedom is ingrained in the community, however and whenever we are needed. We are an organization of caring people who not only work in the communities we serve, but also live, raise families, and worship as well.★



SERVED 2,865
members through our online
Financial Education Center

AWARDED \$4,000

to Harford and Baltimore County
Educators through our Golden
Apple Scholarship.



**EMPLOYEES
VOLUNTEERED
2,000+**

hours in support
of charitable
initiatives.



FUNDED \$200,000+

Freedom provided sponsorships, scholarships,
donations, and other financial support for over
80 organizations within the Harford and
Baltimore County communities.

5 PHILANTHROPIC DRIVES

Collected much needed supplies for the community, including food
drives, school supply drives, and holiday toy collection drives.



FUNDED \$1.7M+

in Round 2 PPP loans for
local businesses.



#FREEDOMTOHELPCHALLENGE

Presented the fourth annual social media
contest, which engaged nearly 62,000
people in support of local Baltimore and
Harford County nonprofits.



Hosted dozens of virtual
financial education seminars
throughout Harford County
and Baltimore County schools,
with the military and their
families at Aberdeen Proving
Ground, and with Baltimore
and Harford County Workplace
Partners.

MEMBERS' REMARKS ABOUT FREEDOM

“Freedom has always been there for me and my family. Over the last 20 years where other credit unions have taken short cuts in customer service, Freedom has always been dependable.”
– **STEPHEN S.**

“They have been there for me when I needed help. They are so knowledgeable in all respects. I feel like they are my family.”
– **CONSTANCE C.**

“Just a great place to bank, knowledgeable staff and great rates!”
– **SIDNEY S.**

“I have been a member of Freedom going back to the days of MatCom and have never been disappointed.”
– **AUSTIN M.**

“I have been with Freedom for a very long time. I always recommend this credit union to people!”
– **DOREEN T.**

“The people there make you feel at home and treat you with the utmost respect.”
– **DAVID S.**

“I absolutely love this bank. I always get treated very nice and very professional and they always seem to go the extra mile for me.”
– **JO M.**

“I feel like I'm part of the family at FFCU. They all work so hard to keep their customers feeling at ease and welcomed!! You guys rock!!”
– **MICHELE L.**

“I have been a customer for over 20 years and have always been treated with respect and attention when I needed it. This is valued as a customer.”
– **AMELIA S.**

“FFCU delivers what it promises – great service.”
– **CHRISTINE T.**

“When I was struggling to make payments on my loan, either at all or on time, they stayed in contact and worked with me through it all! Many places won't do this. Pandemic or not. But Freedom makes me feel like family.”
– **DANIEL R.**

“Freedom has always been friendly and nice to me. I love the professional service I receive each and every time. Thank you, Freedom.”
– **TRINA M.**

“We are saving so much money by taking advantage of the great rates and incentives Freedom offers!”
– **JENNIFER B.**

“I've been with Freedom since 2004. Totally satisfied with their services. I have no plans of going elsewhere.”
– **JULIE C.**

“I love Freedom! So glad they finally have a branch in Baltimore County!”
– **ALLISON C.**

“I couldn't have asked for anything else. From the day I first applied for the loan to the day I signed the loan documents, everyone was so helpful. At the end, I got so emotional because I was extremely happy and full of joy. Thank you.”
– **YENNESIA M.**

“Freedom Federal Credit Union has outstanding service.”
– **RICKEY P.**

“The staff is polite, friendly, and knowledgeable. You are always greeted with a smile and a friendly comment when entering the lobby. They go out of their way to make sure you are completely satisfied. Excellent customer service!”
– **RUTH F.**

“Freedom Federal Credit Union has always been there when we needed them – whether it be for car loans, personal loans or savings or checking services. I have to say that the most important reason for my score was because of the way that you had my back when my husband passed away a few months ago. When I came to get help with changing things, you made things so easy and bearable. I could not ask for better service from my bank. Thank you so much!”
– **DONNA G.**

“My experience at Freedom Federal Credit Union was the best customer service I have received in quite some time.”
– **TINA W.**

“The programs and specials Freedom offers for teachers are amazing!”
– **SAMANTHA K.**

“Freedom is a community bank and each and every interaction feels just like that. It is a positive experience and just feels comfortable. Customers are always greeted with a smile and if there is a need beyond the normal banking requirements, the team members are informative and provide the expertise to meet customer needs. Positive interactions like this are the reason I continue to bank with Freedom, and have for over 15 years. Now I'm beginning to send my daughters down the same path. Thank you, Freedom.”
– **MICHAEL K.**

“I often receive calls to check and make sure I am happy with my account and to see if I need help with anything concerning my account. I have never received that kind of care from any other financial institution past the survey they send after you open your account. Kudos for EXCELLENT CUSTOMER SERVICE!!”
– **CATREINA R.**

“I have had nothing but courteous, friendly tellers or loan officers. Great rates on auto loans. This was the most streamlined application process I have sat through.”
– **GLENN P.**

“Precision and professionalism from the employees, as well as the financial products offered. I've been with FFCU for 38 years!”
– **JAMES V.**



COMMUNITY AND FINANCIAL SUPPORT



Freedom volunteers gathered to assemble Christmas Bags from Santa filled with donated toys, books, and clothing for local families in need of support for the holidays.



Freedom staff volunteered with Extreme Family Outreach to deliver bountiful holiday meals for Thanksgiving to local families in need.



Freedom Federal Credit Union awarded \$4,000 in grant funds to its 2021 Golden Apple Annual Education Award recipients (L to R): Summer Hurley, BangTam Miller, Alycia Covelly, Chivy Webster, and Laura Hahn.

Photo Credit: Picture This Multimedia Services



Congrats to Bennett Realty Solutions newest realtor, Deborah Sharpe, who won Freedom's wagon of mums at the Greater Baltimore Board of REALTORS' 2021 Realtor Fair.



Freedom helped Harford Family House plan their annual Boots & Bowties Fundraiser, and participated as a collection site for purses and handbags to contribute to Harford Family House's Purse Auction.



Thanks to Freedom's generous membership, Freedom was able to collect and donate backpacks and school supplies to kids across Harford County Public Schools through our annual Stuff the Bus Drive with Harford County Education Foundation.



Freedom Federal Credit Union Representatives stopped by the Havre de Grace Middle/High School to present the #FreedomToHelpChallenge winner, The Volunteer Club, with a thousand dollars for a local charity of their choosing, the CAT Club of Havre de Grace.



Freedom volunteers loaded cars at The Exchangee with Personal Protective Equipment for Baltimore County Public Schools prior to the start of the school year.



Freedom said Hello to Honeygo with a big community bash full of music, food, games, and giveaways for the grand opening of the Honeygo Branch in Perry Hall, Maryland.



Freedom held its Community Shred Day at the Honeygo Branch, where Freedom volunteers provided shredding services at no cost to the community in order to help secure their personal information.



It was Freedom's great honor to dedicate a newly constructed Healing Garden on the Medstar Campus in Bel Air for patients undergoing cancer treatments.



In an effort to distribute 10,000 books to Baltimore County Schools and the surrounding community, Freedom participated in a volunteer effort to sanitize, sort, and package nearly 4,000 new and gently used books for the Books for Bins campaign run by the Baltimore County Education Foundation.

BRANCHES

EDGEWOOD

8213 Hoadley Road
Building E 5002
Gunpowder, MD 21010

FOREST LAKES

1990 Rock Spring Road
Forest Hill, MD 21050

FOUNTAIN GREEN

1304 E. Churchville Road
Bel Air, MD 21014

PARK AVENUE

2019 Emmorton Road
Bel Air, MD 21015

SWAN CREEK

1830-C Pulaski Highway
Havre de Grace, MD 21078

HONEYGO

5000 Honeygo Center Drive
Perry Hall, MD 21128

CONTACT US

MAILING ADDRESS:

P.O. Box 1545
Bel Air, MD 21014

CONTACT CENTER:

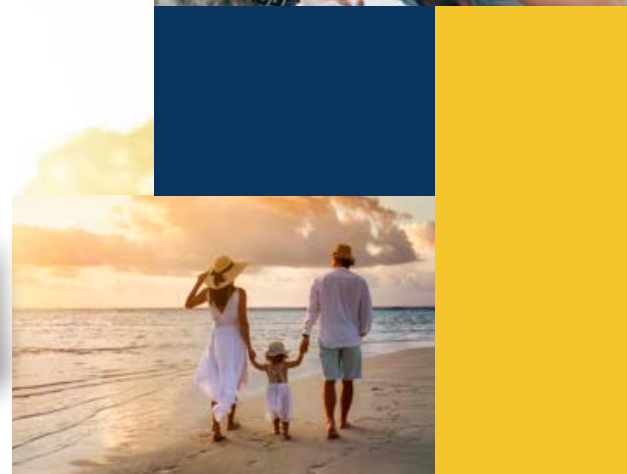
800-440-4120
TDD: 410-676-9584

E-MAIL:

memberservices@freedomfcu.org

WEBSITE:

freedomfcu.org



Federally Insured by NCUA