

Member Newsletter

MAY 2022



IN THIS EDITION...

- Financial Planning Services
- Practice Mindful Spending
- Careers Corner
- Avoid Grandparent Scams
- Enter to Win a \$25 eGift Card

...And more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org

SPRING SHRED DAYS



Shred Days are back at Freedom. Our Shred Events are rain or shine, and you can enter to win a gift card. Thanks to everyone who came out to Park Avenue on May 7.

If you weren't able to make it on May 7, stop by our Honeygo Branch on May 21st from 9AM to 12PM (or until the truck is full). Visit our [events page](#) for more information.

FINANCIAL PLANNING AND WEALTH MANAGEMENT



Do you need professional, guided financial planning and investment services to help you through some important financial decisions? Freedom offers financial planning and wealth management services through our trusted partner, The Kelly Group.

The Kelly Group's experienced and dedicated Team of professionals provides a variety of financial planning and management services, all with one aim in mind: to help you and your family achieve your financial goals.

Are you ready for The Kelly Group to be your trusted, holistic partner in your journey to financial independence? Learn more by visiting our website!

[LEARN MORE](#)

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PRACTICING MINDFUL SPENDING

Creating and deciding to stick to a budget is easy; actually carrying through on your plan is the hard part. Here's how to learn the art of mindful spending.

Find alternative ways to de-stress

Choosing to go shopping to reduce stress, or to escape real life makes it difficult to make smart, responsible choices. Instead, find someone to talk to, take a long, hot bath, go for a jog while zoning to your favorite pick-me-up playlist or take up a forgotten hobby again.

Disable 'one-click' online shopping

If you're into online shopping and end up buying more than you'd planned, consider disabling the one-click feature on sites like Amazon. You can also choose not to have your device "remember" your payment information so you have to input it whenever you shop, so there is more resistance for your purchases. It may give you just enough pause to reconsider.

Avoid temptation

It's hard to keep telling yourself "NO" when temptation is constantly flashing across your screen. Opt-out of social media accounts that get you to spend more than you should and unsubscribe from email lists. Avoid browsing on brand sites that trigger overspending and only visit when you need to buy something.

Mindless spending can be the undoing of the most carefully crafted budget.



FUEL YOUR REWARDS

With a Platinum Rewards Visa¹

Freedom's Platinum Rewards Visa now features **4X the Points on Gasoline purchases²**, 3X on Restaurants, 2X on Groceries and 1X on everything else. You will also receive a **bonus reward of 2,500³ points** with your first transaction.

APPLY ONLINE TODAY

NEED A BETTER WAY TO PAY FOR COLLEGE?

We've Got You Covered

Freedom has partnered with Sallie Mae to offer **Student Loan options that are designed specifically for you.**

Invest in yourself and your dreams!

LEARN MORE



1 With every purchase, you earn CUREwards points—three points on restaurants and take out, two points on gas and groceries, and one point on all other purchases per dollar spent—redeemable for cashback, merchandise, travel discounts, or gift certificates. Redeem points online at www.curewards.com.

2 For gasoline purchases – earn four points for every dollar spent. This promotion is available until September 30, 2022. After that, gas purchases will return to earning two points for every dollar spent.

3 1,000 bonus points awarded at account opening and 1,500 points bonus points awarded at first retail charge.

CAREERS CORNER

Are you or a family member interested in working for a local, community-first organization? Consider Freedom! We are currently hiring for multiple roles across our company. Visit the Careers section of Freedom's website to learn more about our open positions or apply today. Check back often to see new openings and opportunities.

VIEW CAREERS

AVOID GRANDPARENT SCAMS

Grandparent scams have gotten very sophisticated in recent years, which makes them difficult to spot. Here's what to know about grandparent scams and how to avoid them.

HOW THE SCAMS PLAY OUT

There are several variations of the grandparent scam. In each one, the caller claims to be a grandchild of the target. The scammer often spoofs the grandchild's number so it shows up on the grandparent's phone.

- The legal trouble scam. In this ruse, a scammer claiming to be their grandchild will call and claim to have been arrested. The "grandchild" asks them to send money for posting bail. They'll pass the phone to an alleged representative to accept the funds via wire transfer or gift cards. But this is just the scammer's partner in crime; not a real authority figure.
- The medical trouble scam. This version of the grandparent scam involves a "grandchild" calling up Grandma or Grandpa and claiming to be seriously injured. They'll ask for money to help pay the medical bills.
- The international trouble scam. In this scam, a "grandchild" calls and claims they're in deep trouble in a foreign country. They'll ask for a big chunk of money to be sent by wire transfer or prepaid debit card for them to get out safely.

IF YOU'RE TARGETED

If you believe you're being targeted by a grandparent scam or a similar ruse, follow these steps to keep yourself safe:

1. Don't take immediate action. Pause and think it through before blindly sending money.
2. Ask the caller to answer a personal question only your grandchild will know.
3. Check your grandchild's whereabouts by hanging up and calling your grandchild directly. More than likely, your grandchild is just fine.
4. Hang up and report the crime to your local police department and the FTC.

SAFETY RULES TO KNOW

It's a good idea to follow these rules for protection from grandparent scams and other ruses:

- Never share personal info online or on the phone with an unverified contact.
- If you're asked to pay for something via money transfer or prepaid gift card, it's probably a scam.
- Put your number on the no call list.
- Keep your social media privacy settings at their strongest and limit what you share on public forums.

GOLDEN APPLE AWARDS



Freedom is still accepting entries for our Golden Apple Educator Award! To enter, complete the entry form and submit an essay that explains why you deserve the award. [Find essay topics on our website.](#) The entry deadline is May 30, 2022.

[LEARN MORE AND APPLY](#)

*New members are also welcome to apply!

VOTE FREEDOM FOR BEST OF BALTIMORE!

Thanks to our members, Freedom has been nominated for the Baltimore Sun's **Best of Baltimore Award**. It is an honor to be nominated for recognition as a Baltimore favorite, and we couldn't do it without you. Voting runs until May 29th, and we hope you will cast your ballot for Freedom!

[VOTE HERE](#)

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:

Dennis L.!

*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 5/31/2022.



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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

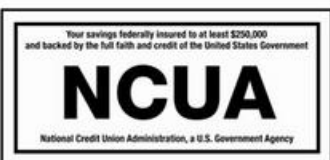
1304 Churchville Rd
Bel Air, MD 21014

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



Happy with your Freedom experience? Consider referring us to friends and family, sharing your experience, or leaving us a review [online](#).