

# Member Newsletter

AUGUST 2022



## IN THIS EDITION...

- Refi Your Ride
- Careers at Freedom
- Help us Stuff the Bus!
- Summer School Sunday
- #SummerofFreedomFCU Winner

...And more!

Connect With Us on Social Media!



800.440.4120

[www.freedomfcu.org](http://www.freedomfcu.org)



## GOLDEN APPLE AWARDS RECEPTION

Thank you to all who attended our Golden Apple Awards Reception, and congratulations to our recipients! In the words of our President and CEO, Mike MacPherson: "Today we are grateful to be supporting these eight incredible educators. They are an excellent representation of our long-standing partnership with Harford County Public Schools, a relationship that continues to thrive; and our new partnership with Baltimore County Public Schools, for which we look forward to continued growth." We are already looking forward to next year!

[READ MORE ABOUT OUR AWARD RECIPIENTS](#)





## REFI YOUR RIDE

*Lower Your Current Auto Rate!*

Make no payments for up to 90 days!<sup>1</sup> Refinancing your vehicle loan with Freedom is the easy and smart way to put money back in your pocket every month.<sup>2</sup> Sign up for automatic payments to save even more!<sup>3,4</sup>

**LEARN MORE AND APPLY TODAY**

## FINANCIAL PLANNING FOR A BETTER YOU

Are you in need of financial planning and investment services to help you through important financial decisions? We offer financial planning and wealth management services through our trusted partner, The Kelly Group.\*

**SEE FULL SERVICE OPTIONS**



1 First payment may be deferred for 90 days. Interest will continue to accrue from the date of the loan disbursement and become due once payments begin. Not all applicants will qualify for 90-day deferred payment. Subject to credit criteria. Existing auto loan must be open for at least six (6) months. New loan term with Freedom cannot exceed 66 months. 2 Depending on loan terms, your monthly payments may or may not be reduced. Any actual amount of money you save will vary. 3 Get an additional 0.25% discount with e-statements and automated payment enrollments. 4 Refinancing available only on auto loans from another financial institution. Not available on existing loans with Freedom Federal Credit Union.

\*Freedom Federal Credit Union does not represent either The Kelly Group or the member if the two enter a relationship. Freedom Federal Credit Union is a separate entity from The Kelly Group. Investment Advisory Services offered through Investment Advisor Representatives of Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser, and Securities offered through Registered Representatives of Cambridge Investment Research, Inc. Investment, are not NCUA Insured and may lose value.

## CAREERS CORNER

Are you looking for a new career? Freedom is hiring for multiple roles across our company. Visit the [Careers section of our website](#) to learn more about our open positions or apply today. Check back often to see our latest opportunities. Learn what it's like to work at Freedom from our employees: [Watch on YouTube](#).

## HELP US STUFF THE BUS

It's that time of year again! Freedom is collecting school supplies, and donating couldn't be easier.

Each Freedom branch has a donation box, so feel free to select any items from the list below to drop in the box on your next visit.

Thank you for helping us provide local students with the supplies they need for academic success!

## DONATE SCHOOL SUPPLIES



## HELP US STUFF THE BUS

**With your generous support**, we can provide our most vulnerable children with the critical supplies they need to be ready to learn. All donations support children in Harford County.

July 26 - September 15

### Essential School Supplies Needed

Pencils • Markers • Crayons • Glue Sticks • White Glue • Pocket Folders  
Highlighters • Dry Erase Markers • Colored Pencils • Loose Leaf Paper  
Composition Books • Erasers • Scissors • Graphing Paper • Pencil  
Boxes • 3 Hole Binders (1.5") (3") • Binder Pouches • Backpacks • Index  
Cards • Ziploc Bags • Tissues • Hand Sanitizer (lots!)

**Monetary and registry donations are accepted  
at [www.bit.ly/harfordtoolsforschools](http://www.bit.ly/harfordtoolsforschools)**



## SUMMER SCHOOL SUNDAYS

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There are still a few weeks left in our Summer School Sundays Social Media campaign!

Each Sunday, we feature a variety of financial education topics, centered around the **learning modules from our Financial Literacy partners at Everfi.**

Be sure to follow us on **Twitter**, **Instagram** or **Facebook** to see our previous topics, and stay tuned for this week's subject!

## TRAILBLAZER AWARD



Freedom is honored to have received a Marketing Trailblazer Award from the MD|DC Credit Union Association. The Awards are presented annually and recognize outstanding marketing and communications achievements. Freedom was recognized for **Best Comprehensive Campaign** for 2021 with our **Unleash Your Inner Elf Visa** campaign.



# SEPTEMBER 'BUY AND SKIP'

Get ready for big savings on big-ticket items this September! Retailers want to bring the crowds back after the big back-to-school storm has passed, and to clear the shelves before the holiday season. All that, plus the Labor Day sales, means big savings in September – but not on everything. Here's what to buy and what to skip in September.

## **Buy: Mattresses and bedding**

Mattress sales give Labor Day its awesome name, and for good reason. Get crazy-deep discounts on mattresses this month at almost any retailer that sells them. Top off the deal with some bedding and bath supplies, which are also selling at bargain prices.

## **Skip: Halloween costumes and decor**

Retailers will have you thinking Halloween is tomorrow, but you have plenty of time to prep for Oct. 31. Though Halloween costumes and decor will hit the stores this month, hold off on buying them until October rolls around for some scary-low discounts.

## **Buy: Airfare**

The best deals on plane tickets usually show up eight weeks before the travel date, and for Thanksgiving, that means buying tickets in September. Look out for deals on tickets at the end of the month to save big on your travel plans.

## **Skip: Autumn wear**

It's too early in the season for slashed prices on clothing. You can pick up some essentials if you must, but you're best off waiting until October or November to shop for your complete autumn wardrobe at sizzling-hot prices.

## **Buy: Plants**

Hold onto summer a bit longer with some vibrant greenery. All summer plants, trees and shrubs will be retailing at dirt-cheap (get it?) prices this month as garden centers make room for autumn and holiday plants. This can be a terrific time to upgrade your property's landscaping with some perennials.

## **Skip: Electronics**

Labor Day might bring some incredible deals on big-ticket items, but electronics aren't one of them. Instead, TVs, headphones, audio systems and more tend to see their lowest prices during Black Friday sale events.

## **Buy: Denim**

Jeans are a hot item during back-to-school shopping. Come September, retailers will slash prices to unload any unsold inventory.

Use this guide as we ease into fall -- your wallet will thank you!

## #SUMMEROFFREEDOMFCU WINNER



This year's #SummerofFreedomFCU winner was Brooke W. Congratulations on your \$1000 win, Brooke, and thank you to everyone who participated in our photo contest! Honorable mentions (and ice cream gift cards) go out to Diane M. and Lisa B. Thanks for making Freedom a part of your summer.

## 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:  
Sharon D.!

\*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 8/31/2022.



P.O. Box 1545 Bel Air, MD  
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[freedomfcu.org](http://freedomfcu.org)

## BRANCHES

For hours and ATM info,  
visit [freedomfcu.org](http://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

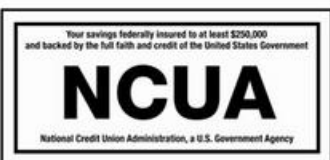
1304 Churchville Rd  
Bel Air, MD 21014

### 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](#).