

Member Newsletter

SEPTEMBER 2022



IN THIS EDITION...

- Freedom and Your Digital Wallet
- Cybersecurity Month
- Fall Into Savings
- Board Positions Open
- Enter to Win a \$25 eGift Card

...And more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org

BEST OF BALTIMORE DESIGNATION



Freedom Federal Credit Union is honored to be named the Baltimore Sun's "Best of Baltimore" Reader's Choice winner in the category of Banks and Credit Unions. This is an exciting honor that we are proud to receive. Freedom provides our members top-tier service and benefits, and we are grateful to know that you recognize that. We are grateful for your continued support and loyalty. It is an honor to serve you.

FREEDOM AND YOUR DIGITAL WALLET: A PERFECT PAIR

Adding your Freedom Visa Debit Card or Platinum Visa Credit Card to your digital wallet is a great way to add convenience, speed, and security to your shopping experience. After entering your information one time, a digital wallet is the fastest method of making in-store or online purchases. And your Freedom Visa Credit or Debit Card works with all major digital wallets, like ApplePay, GooglePay, and SamsungPay.

Some advantages of setting up your Freedom Debit or Credit Card in your digital wallet:

- **Convenience.** Whether you shop online, in-store, or in an app, your digital wallet stores your information for easy checkout.
- **Save Time.** With a digital wallet, you can quickly pay by holding your phone over the payment terminal and verifying the purchase. Most transactions can be completed in just a few seconds.
- **Extra Security.** The data stored in digital wallets is encrypted, meaning your actual card account numbers aren't transmitted while making a payment, and your full card number isn't displayed anywhere in your digital wallet. You are also covered by the same security and privacy protections as your physical cards. When you put your Freedom card into your digital wallet, it is fully linked to your Freedom account. So, you'll be able to see payments and continue monitoring your card through your Freedom **Card Manager** app.
- **You Still Receive Rewards.** If you have a Freedom Platinum Rewards Visa, you will still receive your rewards with every transaction when using that card in your digital wallet.

Learn more about [digital wallets](#).

OCTOBER BUY AND SKIP



There are no big shopping holidays on the calendar this month, but you can still pick up a scary-good deal in October...

Skip: Appliances - Don't spring for a new oven, refrigerator or washing machine just yet! Being hot Black Friday sales items, you're best off waiting a bit to reduce the amount of money you'll spend on new appliances.

Buy: Jeans - Shop your favorite retailers and check out some new ones you thought you couldn't afford for incredible savings on jeans this month.

Skip: Winter Apparel - The best winter-wear markdowns will only appear on shelves around the holidays.

Buy: Outdoor Gear - As people head indoors, prices on all things outdoor will start dropping. Look for patio furniture, gardening tools, grills, camping gear etc.

Skip: Cleaning Supplies - Are you in the market for a new vacuum? You're best off waiting a bit until Black Friday.

Use this guide to learn what to buy and what to skip in October.

CYBERSECURITY MONTH



The best way to protect yourself from falling prey to cybercrimes is by being aware of common tactics and keeping your systems and devices secure. In honor of Cybersecurity Month, let's take a closer look at this essential toolset and how to best harness it for your protection.

What is Cybersecurity?

Cybersecurity is the protection of online devices, networks, data and electronic systems from attacks by hackers, scammers and cybercriminals. There are several major categories of cybersecurity:

- Network security is the securing of a computer network from intruders who commit crimes by targeted attack or malware.
- Application security focuses on protecting software and devices from threats.
- Information security protects the integrity and privacy of data.
- Identity management and data security protects processes that enable authorization and authentication of legitimate individuals to an organization's systems.
- Mobile security protects data stored on mobile devices from threats.

Methods of Cybercrimes

All forms of cybercrimes threaten cybersecurity in some way. Here are some of the methods used to wage attacks:

- **Malware**-includes ransomware, spyware and viruses. These can install harmful software, block access to systems or provide scammers with access to data.
- **Trojans**-trick users into thinking they're opening a harmless file, but they're really installing a backdoor that provides access to cybercriminals.
- **Botnets**-conducted via remotely controlled malware-infected devices and usually employed as a large-scale attack.
- **Adware**-involves a potentially unwanted program installed without the user's permission, which automatically generates unwanted online advertisements.
- **Phishing**-employed by email, text, or social media message, it tricks the target into sharing sensitive information.

How Can I Protect Myself Against Cyberattacks?

Fortunately, there are many ways to protect yourself from cyberattacks:

1. Update your software and operating systems often.
2. Use anti-virus software.
3. Use strong, unique passwords across all your online accounts.
4. Never open email attachments or click on links from unknown senders.
5. Avoid using unsecured public WiFi.

Through awareness and use of cybersecurity tools, you can keep your devices and personal information secure.



FALL INTO SAVINGS

With a Certificate from Freedom

Have you heard about Freedom's current Share Certificate specials? We're offering a **55-Month Regular Certificate at 3.45% APY^{1,2}** and a **42-Month Jumbo Certificate at 3.35% APY³**.

VIEW CERTIFICATE SPECIALS

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.

LEARN MORE



1 APY is Annual Percentage Yield. Rates are subject to change. Fees could reduce earnings on the account. A penalty will be imposed for early withdrawal that could reduce earnings. 2 Upon maturity a Special 55-Month Certificate renews to a 48-Month Regular Share or IRA Certificate. 3 Upon maturity a Special 42-Month Jumbo Certificate renews to a 36-Month Jumbo Share or Jumbo IRA Certificate. All accounts insured by the National Credit Union Administration (NCUA). The National Credit Union Share Insurance Fund (NCUSIF) protects aggregate savings up to at least \$250,000 in your regular Share Savings, Certificates, Checking, and Coverdell ESA accounts.

*Annual Percentage Yield (APY) as of 09/10/2022. 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% APY. No minimum balance requirements. No minimum to open account. No monthly maintenance fees or penalties.

LOVE WHERE YOU WORK

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**.

BOARD AND COMMITTEE POSITIONS AVAILABLE



Interested in Becoming a Board Director or Committee Member of Freedom FCU?

Freedom is currently seeking qualified candidates to volunteer on the Board of Directors or Supervisory Committee. Board Directors represent the entire membership to ensure the Credit Union is providing the products and services to meet our Members' expectations and needs.

To learn more, visit our [Board](#) page.

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:
Denise F.!

*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 10/05/2022.



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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

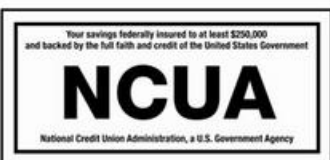
1304 Churchville Rd
Bel Air, MD 21014

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](#).