

Member Newsletter

OCTOBER 2022



IN THIS EDITION...

- Save on Holiday Shopping
- Watch & Earn with 4X the Visa Rewards
- Don't Get Caught in an Election Scam
- Coming Soon: Money Talks
- Love Where You Work with a Career at Freedom

...And more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org



COMMUNITY SHRED DAY

WHEN: Saturday, November 5, 2022 from 9AM – Noon (Or Until Truck is full)

WHERE: 2019 Emmorton Road Bel Air, MD 21015

Stop by Freedom's Park Avenue Branch in Bel Air for our community Shred Day event!

Bring **up to four boxes** of sensitive documents and let us safely destroy them for you. The shred truck will be available from 9am to Noon or until it reaches capacity. **Please do not arrive prior to 8:45am.**

This event is open to the community.

SAVE ON HOLIDAY SHOPPING

Q: With inflation soaring, I'm stressed about holiday shopping. How can I save this year?

A: If you're worried about making it through the holiday shopping season in the midst of record inflation, you're not alone. But, with some careful planning, you can enjoy stress-free holiday shopping. Here are seven easy ways you can save.

1. **Shop Early** - Experts are urging shoppers to hit the stores earlier than normal this year to take advantage of early-season sales. Lots of big-box stores are struggling with a supply surplus thanks to an inflation-triggered decline in demand. This will likely lead to sales events to make room for more current inventory. Shop these sales for big savings.
2. **Set a Budget** - Before you start shopping, build a reasonable budget. Make your budget easier to keep by allocating a specific amount for every gift, shopping with cash and/or reviewing your budget often.
3. **Shop With a List** - Instead of blindly hitting the stores, make a list of every gift to buy for friends and family. You'll be far more likely to stay within budget when your purchases are pre-planned.
4. **Leave Some Shopping for Green Monday** - While it's best to do the bulk of your shopping early in the season, you can leave some last-minute gift-shopping for Green Monday on Dec. 14. This is when retailers make their final pre-holiday markdowns.
5. **Think Outside the Box** - If ever there was a holiday season to get creative with gifting, this is it. Retail inventories are full of products that were backed up during the post-pandemic supply-chain issues. Think furniture, home decor and more. While these items may not be typical holiday gifts, there's no real reason you can't delight a loved one with a new office chair, exercise bike or coffee organizing station.
6. **Give Gift Cards** - Protect your gift list against inflation by giving some gift cards. You can find discounted cards online, or use cash-back apps to earn them at no cost. Gift cards are easy to shop for, easy to budget for and appreciated by the receiver.
7. **Use Apps to Save** - In 2022, there are so many apps that can help you spend less on your shopping, and even put money back into your pocket. Try coupon-scanning apps like Honey, cash-back apps like Ibotta and points apps like Drop to save this season.

Use the money-saving tips offered here to shop for the holidays without breaking your budget!



WATCH & EARN

This Holiday Season with a 0% APR Platinum Rewards Visa¹*

Earn 4X the points on streaming this holiday season with your Freedom Visa Platinum Rewards Credit Card,² plus 3X on restaurants,³ 2X on gas and groceries,³ and 1X on everything else!³

[LEARN MORE](#)

FALL INTO SAVINGS

With a Certificate from Freedom

Have you heard about Freedom's current Certificate specials? These include:

18-Month at 3.00% APY,^{4,5} 55-Month at 3.45% APY⁶ and a 42-Month Jumbo at 3.35% APY.⁷

[VIEW CERTIFICATE SPECIALS](#)



*APR = Annual Percentage Rate

1 The introductory rate will revert to the current standard rate as applicable after the promotional period. That is 12.24% APR to 18.00% APR for the Platinum Rewards VISA, based on individual credit worthiness. Rates quoted are effective October 20, 2022 and subject to change. Rate will vary with the market based on Prime. Rates are available on approved credit. Not all applicants will qualify for the lowest rate. The rates are the same for balance transfers and cash advances. Other fees may apply. No finance charges on new card purchases if the balance is paid in full each month within 25 days of the billing date.

2 For video streaming subscriptions — earn four points for every dollar spent. Subscriptions must match category criteria. This promotion is an ongoing promotion and is subject to change at any time.

3 With every purchase, you earn CURewards points — three points on restaurants and take out, 2 points on gas and groceries, and 1 point on all other purchases per dollar spent — redeemable for cashback, merchandise, travel discounts, or gift certificates. Redeem points online at www.curewards.com.

4 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.

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6 Upon maturity a Special 55-Month Certificate renews to a 48-Month Regular Share or IRA Certificate.

7 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.

DON'T GET CAUGHT IN AN ELECTION SCAM

Democracy is upheld by the election process. But scammers are out to cause havoc throughout election season. Here are three scams to watch out for this time of year.

1.Eleventh-Hour Campaign Contributions - This scheme targets voters by asking them to make a donation toward their chosen candidate's campaign. Unfortunately, if the target makes a donation, they'll be giving money helping to line a scammer's pockets.

Stay safe: If you'd like to contribute to a campaign, reach out to campaign headquarters through their website.

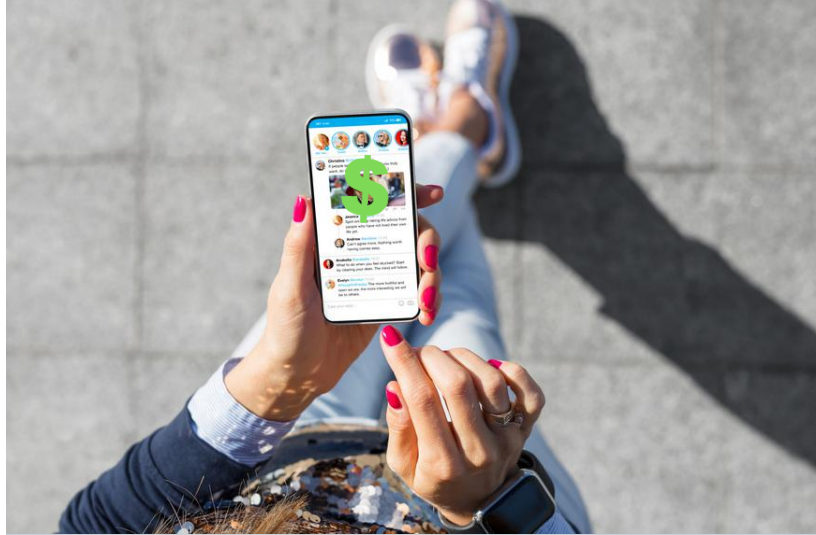
2.Polling for Information - During election season, poll-takers are everywhere. Once they have your attention, they'll ask who you're voting for, request that you fill out a survey or have you sign an election petition. But some will say they'll need your personally identifiable information (PII), like your name, date of birth, address or even your Social Security number. If you oblige, you'll be sharing your information with a scammer.

Stay safe: Never share your PII with an unverified contact. If you decide to fill out a voter survey, be selective about the information you share.

3.Voter Re-Registration - Leading up to Election Day, you may get a bogus voter registration form, claiming your name has been mistakenly removed from voter rolls. Alternatively, they'll reach out over the phone, text or email, and tell you to re-register by responding. Naturally, this is a ruse.

Stay safe: Remember that you can only register to vote by mail. In addition, there's no reason to believe your registration is no longer valid. If in doubt, search your state's Secretary of State website.

COMING SOON: MONEY TALKS



Are we friends yet? We should be... Follow Freedom's social media channels to stay in the loop of upcoming events and campaigns, plus fun contests and bonus content.

Next month, we're launching **Money Talks** - a nine-week educational series covering topics YOU want to know more about. Find us on [Instagram](#), [Facebook](#) and [Twitter](#) today, and be sure to turn on post notifications to never miss an update!

HARFORD FAMILY HOUSE GLOVE DONATION

Thank you to everyone who participated in our **Applause for a Cause** initiative! You shared your love for Team Freedom, so we passed it on to Harford Family House and their partner organization, Welcome One Emergency Shelter.

Each comment on our **Applause for a Cause** social post translated to a donation of a pair of gloves to families in need. We are thankful for your support!

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](#).

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 M.!

*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 11/5/2022.



P.O. Box 1545 Bel Air, MD
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freedomfcu.org

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

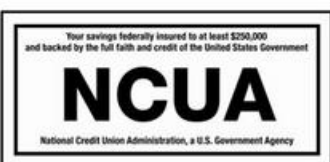
1304 Churchville Rd
Bel Air, MD 21014

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](#).