



Member Newsletter

DECEMBER 2022



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- 7 Month CD Special - 5.00% APY
- Stronger Than Steel: A Note from Our CEO
- #FreedomToHelpChallenge 2022
- Money Talks
- Digital Issue Credit Cards
- ...And more!

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org

5.00% APY*
7-MONTH CD^{1,2,3}

RISE ABOVE INFLATION



Rise above inflation with our NEW CD special. For a limited time, get a 7-month Certificate at 5.00% APY! Freedom has a variety of Certificate options to help you meet your savings goals.

[LEARN MORE](#)

*APY is Annual Percentage Yield. Rates are subject to change. 1 Fees could reduce earnings on the account; 2 A penalty will be imposed for early withdrawal that could reduce earnings; 3 Upon maturity a Special 7-Month Certificate renews to a 6-Month Share or IRA Certificate. The promotional Annual Percentage Yield (APY) is available only for funds not currently on deposit with Freedom FCU, i.e. "new money". Federally insured by NCUA

STRONGER THAN STEEL: A NOTE FROM OUR CEO



Yin and Yang. Good and Evil. Positive and Negative. There are two sides in every situation. Sometimes you have to look very hard to see these opposite forces at play and sometimes, especially in times of difficulty, they are as clear as day. People say one cannot exist without the other; that you cannot know good unless you know bad, that you can't experience joy without knowing sadness. There is a balance to nature and there will always be those dichotomies. Yet, I am ever hopeful that the balance will always weigh more heavily on the positive and we will see more similarities and good amongst ourselves than differences even though it is the differences that seem to be made more visible and given to louder, crueler voices. Such is life these days, I guess. However, in times of adversity, such as these recent days at Freedom, my hope has been renewed.

I have seen employees put everything aside, go above and beyond, to help those in need, quell fears, and answer questions. I have met members who have remained supportive, showed great understanding and patience because of the reputation we built and the trust we earned over the years.

[CONTINUE READING](#)

#FREEDOM TO HELP CHALLENGE WINNER

Congratulations to **Havre de Grace Warriors Youth Basketball** - our \$1,000 Grand Prize Winner of the #FreedomToHelpChallenge!



To all the volunteers out there who participated or were celebrated during this challenge, you are making this community stronger, and we are so grateful for you.

LET'S TALK MONEY...



Have you heard about **Money Talks**? Freedom is running a weekly winter Financial Educational series. We're talking about everything from Financial Well-Being for Entrepreneurs, to Identity Protection.

If you have a topic you want more information on, send us a DM on any of our platforms!

You can find us on [Instagram](#), [Facebook](#) and [Twitter](#). Turn on post notifications to make sure you never miss an update!

LAST-MINUTE HOLIDAY ADVICE

The holidays are nipping at your heels and there's still a lot to do! It probably seems like your stress levels keep rising while the money in your wallet keeps dwindling. It doesn't have to be this way. With a bit of planning, you can enjoy a stress-free and affordable holiday season. Not buying what we're selling? Well, continue reading to find out how:

Clear Clutter for Cash - Before the holidays, browse your closets for clothing in good condition you no longer wear. Sell these on resale sites like eBay and Craigslist. You'll make room for any incoming gifts and give your holiday budget a little wiggle room at the same time.

Shop Small - Avoid crowds and enjoy a wider selection of gift items by shopping small businesses this holiday season. Independently owned stores are more likely to be fully stocked, even late in the season. As a bonus, you're more likely to land unique gifts, and you'll be helping local businesses stay afloat during these trying economic times.

Suggest a Secret Santa Exchange - If the gift-shopping is getting to be a bit much, consider cutting back by suggesting a Secret Santa gift exchange. You'll only need to buy one gift instead of one for everyone in an entire group, and the surprise factor makes it super-fun.

Round Up Your Change - It's never too late to start saving for the holidays! As you shop, use a money app like Acorn to round up your charge to the nearest dollar, and save the change in a specific account. Small change can add up quickly and help offset the amount you'll need to come up with in your overall budget.

Delegate - If you'll be hosting events this holiday season, delegate jobs to your guests. Everyone will appreciate the opportunity to pitch in, and it'll be more helpful for you if you can assign specific jobs to each guest, instead of having three different people show up with apple pies.

Shop During Non-Peak Hours - Peak business hours, which start in the early afternoon and run until evening, will have the biggest crowds and emptiest shelves. If you can get to the store early in the day, you'll enjoy a full selection that you can peacefully browse before crowds show up. Stress-free shopping also means you're more likely to make responsible spending decisions. Win-win!

Use the tips outlined here for a stress-free and budget-friendly pre-holiday season.



NEED A BETTER WAY 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

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

APPLY NOW



*APR = Annual Percentage Rate 1 The introductory rate will revert to the current standard rate as applicable after the promotional period. That is 13.49% APR to 18.00% APR for the Platinum Rewards VISA, based on individual credit worthiness. Rates quoted are effective December 16, 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.

HOLIDAY CLOSURES

Freedom will be closed December 24th-26th, and we will resume normal business hours on December 27th. We will close again from December 31st-January 2nd, resuming normal business hours on January 3rd. Enjoy the holidays!

As winter approaches and the chances of inclement weather increase, we recommend monitoring our **website** and **Facebook page** to stay up-to-date on our branch hours and policies. As always, our **online and mobile banking options** are here when you need them!

INSTANT ACCESS FOR LOST OR STOLEN VISA CREDIT CARDS



You can now get instant access to a new credit card if yours is lost or stolen by using the Freedom Card Manager app.

If your current Freedom Visa credit card is lost or stolen, a new card can be digitally issued through the **Card Manager app** and pushed to your digital wallet for immediate use, while you wait for the actual card to be shipped. Never lose access to your Freedom Visa credit card again.

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:

Donna O.!

*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 12/31/2022.



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freedomfcu.org

BRANCHES

For hours and ATM info,
visit freedomfcu.org

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Forest Lakes

1990 Rock Spring Rd
Forest Hill, MD 21050

Swan Creek

1830-C Pulaski Hwy
Havre de Grace, MD
21078

Fountain Green

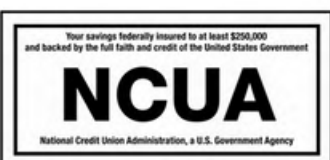
1304 Churchville Rd
Bel Air, MD 21014

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](#).