



# Member Newsletter

FEBRUARY 2023



## IN THIS EDITION...

- The Freedom to Help Foundation
- Freedom Earns BankSafe Designation
- Card Manager Updates
- How to Buy a Home in 2023 Free Seminar
- Freedom Donates to the Boys and Girls Club
- ...And more!

Connect With Us on Social Media!



800.440.4120

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

## HOW TO BUY A HOME IN 2023



## JOIN US FOR OUR FREE HOME BUYING SEMINAR

Planning to purchase a home in 2023? Whether you're a first time buyer or looking for your next property, this FREE seminar will provide you with the tools you need to face the unique challenges of the current market. Join us and get advice from our experts in every step of the home buying process. Hors d'oeuvres and door prizes will be provided!

**RSVP TODAY**

# A NOTE FROM OUR PRESIDENT AND CEO

As Freedom Federal Credit Union celebrates its 70th anniversary this year, I wanted to take this moment to say thank you for the privilege and honor of serving you and the opportunity to be your trusted financial partner for so many years. On behalf of everyone at Freedom, we are deeply grateful for the trust and loyalty you have shown us over the years, and we are excited to be a part of your financial wellness journey for many years to come. We will be here for you, with whatever you need, every step of the way.

Part of that commitment to you is also the commitment we make to giving back to the communities we serve. Freedom has always been about people, not profit. One of our most critical missions is to provide our members with the highest quality financial products and services, and then to give back to those members, and our shared communities.

As Freedom continues to grow as one of the best credit unions in Maryland, our commitment to giving back also continues to grow. We continue to look for ways to evolve the way we support our communities and those in need. With the philosophy of “people helping people” in mind, I am very pleased and excited to announce the creation of **The Freedom to Help Foundation**.

The Freedom to Help Foundation has been incorporated as a 501(c)3 non-profit, separate from the Credit Union, whose mission is to enrich the communities we serve, empower individual success through education, provide resources for health and wellness, and to support our military and their families.

Going forward, all community outreach and financial support will now flow through the Foundation. The Freedom to Help Foundation will collaborate with organizations and community partners who align with Freedom’s mission and community focus areas. Additionally, the Foundation also creates an opportunity for our business and community partners, members, and employees, to take part and join us in our philanthropic initiatives.

In the last five years, Freedom Federal Credit Union has supported over 80+ organizations annually with over \$1.0M of financial support provided during that time. The Freedom to Help Foundation will allow us to grow that support in ways we could not even dream before.

The Freedom to Help Foundation officially launches this month, and there will be more information to share very soon regarding some great initiatives that are planned for 2023. To learn more, please visit [freedomfcu.org/Foundation](https://freedomfcu.org/Foundation).

I hope you will join me in the excitement of what The Freedom to Help Foundation can do for our shared communities, and how you can play a bigger role in the good we can do. Together, we can accomplish more, and do more, for those people, organizations, and initiatives that matter so much to all of us.

# CARD MANAGER FUNCTIONALITY UPDATE

We're excited to announce we have enhanced our Credit Card Management service in our Online and Mobile Banking platforms.

With this enhanced Credit Card Management tool, you will have full control and access to all your Freedom FCU credit cards, directly from your Online or Mobile Banking accounts. Features include:

- Activate New Card(s)
- Lock/Unlock Your Card as Needed
- Make Payments
- View Transaction History
- Access Your Personalized Travel Notes
- Access the Credit Card Rewards Point Portal
- Dispute Transactions
- Report Your Card Lost or Stolen
- View Monthly Statements
- Set Up Alerts & Controls

In order to access these features, you will need to re-enroll in the Card Management service in Online and Mobile Banking if you haven't done so already. Need help re-enrolling? Check out the [FAQ section of our website](#) for a step-by-step guide.

We hope you find the new Credit Card Manager helpful. Let us know what you think. And as always, thank you for being a member of Freedom Federal Credit Union. We appreciate the opportunity you have given us to serve you.

## 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. Whether you're a college undergrad, grad student, or a parent, we have student loan options to meet your educational needs. Smart Option Student Loans are available to students attending a degree-granting institution.

### LEARN MORE

These loans are made by Sallie Mae Bank or a lender partner. Freedom Federal Credit Union is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers. SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE.



## EMBRACE YOUR NEW BEGINNING

Resolving your debt is a great goal for 2023. Freedom is offering a **0% Balance Transfer<sup>1</sup>** or a **Debt Consolidation Loan<sup>2</sup>** as low as **4.99% APR\*** to help you towards becoming debt-free.

[LEARN MORE](#)

## WATCH & EARN

*With a 0% APR\* Platinum Rewards Visa*

**Earn 4X the points on streaming services** with your Freedom Visa Platinum Rewards Credit Card,<sup>3</sup> plus 3X on restaurants,<sup>4</sup> 2X on gas and groceries,<sup>5</sup> and 1X on everything else!<sup>5</sup>

[APPLY NOW](#)



\*APR = Annual Percentage Rate 1 The 0% introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. A 3% balance transfer fee is applicable. This offer is available on the Platinum VISA and the Platinum Rewards VISA credit cards only. Any existing balances on Freedom Federal Credit Union credit card accounts are not eligible for the Introductory APR for balance transfers. 2 Freedom's 4.99% APR is available up to a 36 month term. This lowest consolidation loan rate requires automated payment and e-Statement enrollment, or the rate is 0.25% higher. Other rates and terms available. Offer may be withdrawn at any time. Payment example for a 36 month debt consolidation loan would consist of 36 monthly payments of \$29.97 per \$1,000.00 borrowed based off of the 4.99% APR. 3 The introductory rate will revert to the current standard rate as applicable after the promotional period. That is 13.74% APR to 18.00% APR for the Platinum Rewards VISA, based on individual credit worthiness. Rates quoted are effective February 3, 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. 4 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. 5 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.

## WE'RE HIRING!

Ready to love where you work? Freedom offers a wide-range of career options for those who share our 'people helping people' philosophy. From entry-level to management, in a wide variety of fields, we invite you to [apply to work with our team](#).

## MEMBER RESOURCE TOOL



Have you tried our new **Member Resource Tool on the Freedom FCU website**? You can find the answers to most of your questions in one easy, convenient place.

Plus, with all the frequently asked questions and other handy tips and instructions included, you can quickly see how to get the most out of your Freedom membership. Give the **Member Resource Tool** a try today.

## FREEDOM IS BANK SAFE CERTIFIED

Freedom has once again earned the AARP BankSafe Trained Seal in recognition of the training we have undergone and policies we have in place to better protect the assets of older Americans.



**Working to  
prevent financial  
exploitation**

We are proud to consistently work to remain a top defense for our Member's financial safety.

Learn more: [aarp.org/banksafe](https://aarp.org/banksafe).

## FREEDOM PHILOSOPHY: FAVORITE THINGS

"You know what some of my favorite things are? When two people are walking down the sidewalk side by side and another couple approaches also walking side by side, I like when someone from each pair goes in front or behind the other, single file, so passing is easy. I like it when I see people walking through a parking lot, picking up trash and properly disposing of it even though it isn't their trash..."

**-Michael MacPherson**

President and CEO, Freedom Federal Credit Union

**...Finish reading Mike's Blog on our website!**

## ARE WE FRIENDS YET?



Get social with Freedom! Did you follow along for our recent #MoneyTalks social series? If not, no worries! Check us out any platform to get updated on all things Financial Education.

There is always something new to talk about, and we want to ensure our members are receiving the latest information.

If you haven't already, be sure to 'like' our **Facebook page**, follow us on **Instagram**, and add us on **Twitter**.

# FREEDOM DONATES MONITORS TO THE BOYS AND GIRLS CLUB



In December, Freedom had the honor of donating 24 monitors to The Boys and Girls Club. A request from the Club was sent out asking for a donation of monitors to support computers that were previously received. We are glad to continuously have the opportunity to meet the needs of our community!

## 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:  
**Brogan T.!**

\*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 3/15/2023.



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](#).