



Member Newsletter

MARCH 2023



IN THIS EDITION...

- New Location for Swan Creek Branch
- 2023 Golden Apple Awards
- 2023 Annual Meeting of Members
- Don't Fall Prey to Celebrity Scams
- Find Us on Social!
- ...*And more!*

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org

COMING SOON...



NEW SWAN CREEK BRANCH LOCATION COMING IN APRIL 2023

We are excited to announce that our Swan Creek branch in Havre de Grace is relocating to a bigger and better space! The new 3,960 square foot location will be located at 2025 Pulaski Highway, just down the road from the existing branch, and will feature a two-lane drive-through and plenty of parking.

Freedom's Team has been busy preparing for the move, and we can't wait to see you at our new location. We will also be sharing progress photos on our social media platforms, and will soon have an announcement with details for our Grand Opening Celebration.

Stay tuned for updates!



WATCH & EARN

With a 0% APR* Platinum Rewards Visa

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

[APPLY NOW](#)



RISE ABOVE INFLATION

Open a Certificate with Freedom today!

Take your savings higher with **NEW Certificate Specials**. Certificates are a federally insured way to earn a higher interest with terms to fit your goals.

[LEARN MORE](#)



*APR = Annual Percentage Rate 1 The introductory rate will revert to the current standard rate as applicable after the promotional period. That is 13.99% APR to 18.00% APR for the Platinum Rewards VISA, based on individual credit worthiness. Rates quoted are effective March 24, 2023 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, two points on gas and groceries, and one point on all other purchases per dollar spent.

2023 ANNUAL MEETING OF MEMBERS

The 2023 Freedom Federal Credit Union Annual Meeting of Members will be held on **Tuesday, April 18, 2023 at 4 PM**. The meeting will be held at our new Swan Creek branch location, 2025 Pulaski Highway, Havre de Grace, MD 21078. You must be a Freedom member to attend.

[RSVP TODAY](#)

TAX SEASON TIPS

Before you start stressing over those forms, read this guide for what you need to know about filing taxes in 2023.

DATES TO KNOW

- The tax filing deadline is April 18, 2023.
- The extension deadline is Oct. 16, 2023.

CHANGES TO THE TAX CODE

- Visit irs.gov to ensure you're filing correctly.
- Increase in the standard deduction to \$12,950 for single filers, \$19,400 for single heads of household and to \$25,900 for married couples filing jointly.
- Decrease in charitable deductions to 30% of Adjusted Gross Income (AGI) for contributions of non-cash assets if held for more than one year, and to 60% of AGI for cash contributions.
- Decrease in the Child Tax Credit to \$2,000 for children aged 16 and younger.
- Decrease in the Earned Income Tax Credit (EITC) to \$500 for eligible taxpayers with no children.
- Decrease in the Child and Dependent Care Credit to a maximum of \$2,100 in 2022.

RETIREMENT CONTRIBUTIONS

- The deduction limit for 401(k) contributions for 2022 is \$20,500, or \$27,000 if you're over the age of 50.
- The maximum tax deductible contributions for IRAs is \$6,000, or \$7,000 if you're over the age of 50.

CAREERS CORNER



Are you or a family member interested in working for a local, community-first organization? Consider Freedom! We are currently hiring for multiple roles across our company.

Visit the '[Careers](#)' section of Freedom's website to learn more about our option positions or apply today.

Check back often to see new openings and opportunities.

APPLY TODAY FOR THE GOLDEN APPLE AWARDS

We are now accepting entries for this year's Golden Apple Educator Award! Entrants must be a Freedom Member* and an employee at a Harford or Baltimore County school (public or private). You could receive up to \$2,000 for your school!

Visit our [website](#) for further details and the [entry form](#).

- **Entry deadline is May 31, 2023**
- **Submit by email to marketing@freedomfcu.org**
- **We will announce the winner by June 20, 2023**

*New members are also welcome to apply!

DON'T FALL PREY TO CELEBRITY SCAMS

Celebrity scams prey on our trust in celebrities and the adulation many people have for the rich and famous. Unfortunately, celebrity scams are becoming increasingly common and can be challenging to spot. Here's what you need to know about these scams and how to protect yourself from falling victim.

HOW THE SCAMS PLAY OUT

There are several ways celebrity scams play out:

- Online phishing schemes. In this ruse, a scammer pretends to be a celebrity to get personal information from unsuspecting victims. They may create fake social media accounts, send emails or even set up fake websites to get credit card numbers, account information and passwords.
- Fraudulent charities. Here, a scammer will create fake charities and use a celebrity's likeness to solicit donations. They may also use the celebrity's name to advertise non-existent events or products in support of this bogus charity. Of course, any money donated will go directly into the scammer's own account.
- Fake autographs. In this variation, scammers attempt to sell fake autographs as authentic, often at a fraction of the cost of a real one.
- Bogus endorsements. In this scam, a scammer creates a bogus promotional post that appears to be from the celebrity to sell their own product.

PROTECT YOURSELF

The best way to protect yourself from celebrity scams is to be vigilant. Do your research and make sure that every celebrity-endorsed social media post is legitimate. Be sure to verify a celebrity account before engaging with it. It's also important to follow basic online safety rules at all times. Never share your credit card or account numbers with an unverified contact, and only visit secure websites.

When donating money to charity, even if it appears to be endorsed by a celebrity, it's best to verify that it's legitimate. You can look up the charity on a site like Charity Navigator or CharityWatch.

Finally, when purchasing an autograph or buying a product that's allegedly endorsed by a celebrity, verify that it's legitimate. Use reputable dealers for autographs, as celebrities will never sell autographs directly to the public. If you believe a product is actually being endorsed by a celebrity, check out their account on another social media platform to see if they're really promoting this product.

Stay alert, and stay safe!

ARE WE FRIENDS YET?



P.O. Box 1545 Bel Air, MD
21014 | 800-440-4120
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

Get social with Freedom! There is always something new to talk about, and Freedom's social channels are the place to go for community news and Financial Education.

If you haven't already, be sure to 'like' our [Facebook](#) page, follow us on [Instagram](#), and add us on [Twitter](#). Check back often or turn on post notifications to make sure you don't miss an update!

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:
Suzette C.!

*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 4/15/2023.



Happy with your Freedom experience? Consider referring us to friends and family, sharing your experience, or leaving us a review [online](#).