



2022 ANNUAL REPORT

70 YEARS
OF SERVICE,
SUPPORT ...
AND COMMUNITY



HISTORY

Freedom Federal Credit Union began 70 years ago, in 1953, as MATCOM Federal Credit Union. The Credit Union started in Baltimore and later moved to Harford County in support of the Edgewood Arsenal, (which became part of Aberdeen Proving Ground). We received our Harford County community charter in 1999 and changed our name to Freedom Federal Credit Union in 2000. In 2020, Freedom expanded our community charter to include Baltimore County. Today, Freedom serves individuals who live, work, worship, volunteer, attend school, or have family in Baltimore and Harford County. We also support local businesses with savings, checking, loans, and other business services. We're proud to call Baltimore and Harford County home, and to continue to support both local consumers and businesses for all of their banking needs.

MISSION

To be a trusted partner by creating a culture of *people helping people* that meets the needs of our members and the communities we serve.

VISION

Offer financial opportunity, choice, and value while building relationships that provide a memorable experience in the lives of our members and the communities we serve.

THE FREEDOM ADVANTAGE

Freedom Federal Credit Union is different from other financial institutions. Sure, we offer the same financial services that banks do, but it's how we are different that really matters. Here are some of the ways we structure ourselves to always put you, our members, first.

MEMBER-OWNED

Freedom is owned and controlled by its members. Each and every member owns a part of the Credit Union. Your opinion matters. Your vote counts. You elect a volunteer Board of Directors to manage us.

FOR PEOPLE – NOT-FOR-PROFIT

Freedom operates to promote the well-being of our members. We are a not-for-profit organization, which means we reinvest any profits we make back into the organization. That allows us to provide higher savings rates, lower loan rates, less or no fees, better technology, and enhanced services – all while supporting the Baltimore and Harford County communities where, we live and work.

COMMUNITY SUPPORT

Freedom believes in a strong connection with the communities we serve. Through financial education, donations, sponsorships, scholarships, workplace partnerships, and volunteerism, Freedom is committed to keeping Baltimore and Harford County communities strong.

BOARD OF DIRECTORS

Lisa Ermatinger Chair	Benjamin Casole Treasurer	Michael Kaiser Director
Richard Gerety Vice Chair	Ronnie Davis Director	Aaron Piccirilli Director
George Heidelmaier Secretary		

SUPERVISORY COMMITTEE

Deborah Bloom Chair	Jim Church, Jr. Secretary	Nick Pindale Member	Alma Talbert Member
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EXECUTIVE LEADERSHIP

Michael MacPherson President and CEO	Carmen David Mirabile Senior Vice President, Marketing
Michele Young Chief Operating Officer	Michael Ostrowski Senior Vice President, Lending
Keith Gill Chief Financial Officer	Stacie Sloan Senior Vice President, Member Services
Colleen Cashill Senior Vice President, Organizational Development	Robert Wehland Senior Vice President, Business Banking



CHAIR REPORT



In April of 1953, nine determined people set their sights on creating a more personalized way to bank, pooling their money together to form a credit union that served the military and civilian employees of Chemical Corps Materiel Command. By the end of that year, there were 169 members and assets of \$9,267. Thanks to their determination and the tenacity of those who came in the years after them, Freedom Federal Credit Union has grown to become one of the most respected financial institutions in Maryland today.

Our nine founders would be amazed by how far we have come in 70 years. What began as a small credit union for military and civilian families of the Edgewood Arsenal has grown into a premier financial institution open to all Baltimore County and Harford County communities, with 34,000 members and \$440M in assets.

2022 was a year for the record books for our Credit Union, a year defined by strong financial performance, growth, and success. Equally critical to the performance numbers is the fact that Freedom continued to grow as a safe and sound financial institution, with continued focus in meeting and caring for our members' needs.

The financial health of our Credit Union is one of the best indicators of our organizational strength. In a strong year for revenue growth, we increased our total assets by \$27.6M or 6.7% over 2021. Loans were \$47.6M, or a

14% increase compared to the previous year, and deposits were \$13.5M, or a 3.6% increase compared to last year.

Strong financial growth is more than just a measure of Freedom's success. It also ensures that we can continue to live up to our commitment to social responsibility towards our shared communities. As a result, Freedom was able to give back and financially support over 80 charities, non-profits, and businesses throughout Harford and Baltimore Counties.

Although we are not in this business for awards or recognition, it's something we can all celebrate together when it does come. Among the many accolades Freedom achieved in 2022, *Harford Magazine* named Freedom the "Best Of" winner in the Banks/Credit Unions category. The *Baltimore Sun* named Freedom the "Best of Baltimore" for Banks and Credit Unions. And *Harford County Living* selected Freedom as "Favorite Local Financial Institution". As a member of Freedom Federal Credit Union, you are a part of something truly outstanding.

The more our Credit Union grows, and the more our members utilize us as their financial and banking partner, the more opportunity we have to give back and make a difference. I want to thank you all for your support to help Freedom meet its commitment to *people helping people*.

I would like to recognize my fellow Freedom Board members, the Leadership Team, and the Supervisory Committee for their ongoing service. I want to thank them for their time, commitment, and dedication to always looking first at what is

in the best interest of our membership, the communities we serve, and the Credit Union as a whole.

I would also like to thank all Freedom employees for always putting our members' needs first and doing banking the right way ... always putting people before profit.

And finally, I would like to thank all of you, our loyal members, for your ongoing trust and confidence. It is because of your partnership that our success is possible. Please know we are always here for you whenever you need us.

Freedom Federal Credit Union was founded 70 years ago on principles that people deserved a better banking alternative, coupled with a desire to serve our local community. As our 2022 results indicate, we continue to redefine what it means to be a successful financial institution and community leader. And I can't wait to see what the next 70 years have in store for us.★

Respectfully submitted,


Lisa Ermatinger
Chair



DEPOSITS

\$389.6M IN SHARE DEPOSITS
1,720 NEW CHECKING ACCOUNTS

VEHICLE LOANS

3,171 VEHICLE LOANS FUNDED
\$120.6M IN FUNDED VEHICLE LOANS

HOME LOANS

251 HOME LOANS FUNDED
\$4.0M IN HOME PURCHASES FUNDED
\$10.0M IN HOMES REFINANCED
\$4.9M IN HOME EQUITY LOANS FUNDED
\$10.5M IN HOME EQUITY LINES OF CREDIT EXTENDED

CONSUMER LOANS

1,147 UNSECURED CONSUMER LOANS FUNDED
\$3.6M IN ANYTHING LOANS FUNDED
\$3.0M IN DEBT CONSOLIDATION LOANS FUNDED
\$3.9M EXTENDED IN VISA CREDIT CARDS AND LINES OF CREDIT

BUSINESS BANKING

\$16.5M IN BUSINESS LOANS FUNDED

PRESIDENT/CEO REPORT



As Freedom begins its 70th anniversary, I would like to reflect on a journey from very humble beginnings in 1953, to the Credit Union we have become today: 34,000 members strong with nearly \$440M in assets. I'm sure our nine founding members could not have dreamed what they started would become the formidable financial institution Freedom is today.

Even with such exponential growth in our seven decades, we have never lost sight of why we do what we do and why we exist. We continue to be a financial institution committed to the financial wellness of our members and our communities, always putting people before profit.

And in times of adversity, such as we faced at the end of 2022, with the strength and resolve in working together, as well the understanding and patience you showed to us, we were able to get back quickly to what we do best: deliver you exceptional service. I know this trust doesn't come easily, but I think it's something that has been earned in our 70 years.

FINANCIALS

Simply put, 2022 was one of the best years financially in our Credit Union's history.

NET INCOME FINISHED THE YEAR AT **\$2.36M**, the most we have ever had.

ASSETS GREW TO **\$438.8M** at year end, a 6.7% increase over 2021.

DEPOSITS GREW TO **\$389.6M** for the year, a 3.6% increase over 2021.

And LOAN VOLUME GREW TO **\$382.4M** for the year, a 13.9% increase over 2021.

We also ADDED OVER **4,100** NEW MEMBERS to Freedom in 2022, which included new members from both Harford County and Baltimore County. I would like to welcome all our new members, and all of us at Freedom look forward to gaining your trust and growing our relationship with you.

The most important measurement of a credit union's soundness is its capital ratio. Freedom's YEAR-END 2022 CAPITAL RATIO WAS **7.96%**, which makes us a very healthy and well-capitalized financial institution.

We funded nearly **\$30M** IN MORTGAGE AND HOME EQUITY LOANS and provided 3,171 members with **\$120.6M** IN AUTO LOANS.

Freedom continues to be a strong supporter of the Baltimore and Harford County business communities, supporting 92 local businesses and providing **\$16.5M** IN LOANS TO BUSINESS MEMBERS.

But Freedom's financial performance extends beyond these numbers. Our success also allowed us to provide over **\$220,000** IN ANNUAL GIVING to Baltimore and Harford County community organizations through donations, sponsorships, scholarships, financial education programs, grants, and more.



2023 AND BEYOND

The strength of our Credit Union is built upon the foundation of our past, and continues forward with the progress and vision for our future. As we move through 2023, we will continue to keep the financial health and wellbeing of our members and employees as a top priority. In fact, the Member Experience and Employee Experience are the two critical pillars of our new three-year strategic plan, which will help guide our growth in the coming years.

We will expand our reach and resources, be creative and innovative, and make prudent, thoughtful investments to create greater value for our members and communities.

As our younger members get older and are in need of a trusted financial partner to guide them through their life’s financial journey, we hope they will look to Freedom. But for them to look to us, we must ensure we have the resources and technology they want and need. We will continue to enhance and build upon our digital banking technology to create a more seamless and more convenient online and mobile experience.

Even as technology continues to make access to banking easier and more available from anywhere, we will not lose sight of the importance of the human connection. In consideration of this, we will continue to invest in resources and technology that supports safe human interaction. Additionally, we will ensure that our employees consider Freedom a meaningful and valued place to work, so members continue to have the best experience conducting their banking face-to-face.

Looking ahead, we are confident that the combination of leadership, planning, execution, and financial strength have positioned Freedom Federal Credit Union for continued growth, the implementation of new technologies, and exceptional member experiences.

Our remarkable success over the past seven decades is the result of the hard work, vision, and commitment of our Board, Leadership Team, and Employees. Their commitment and dedication has led Freedom to be ranked among the very best. I am deeply appreciative for all of their efforts and for the support of our loyal members who have made Freedom the respected and trusted organization it is today.

We know you have options when choosing a financial partner, and we thank you for your ongoing trust and support.

If our 70 years as a not-for-profit financial cooperative has taught us one thing, it’s that to remain relevant, you need to continue to evolve in everything you do, and to always put the members’ best interests first. This is, and always will be, our primary focus.

Here’s to celebrating more anniversaries ... together.★

Respectfully submitted,

Michael MacPherson
President and CEO



THE FREEDOM TO HELP FOUNDATION

As Freedom has continued to grow, so has our commitment to the people and organizations that do so much good in our shared communities. In keeping with our commitment to community support, we announced the establishment of a new 501(c)3 nonprofit foundation, The Freedom to Help Foundation, to help us bring our philanthropic community support to the next level, opening up greater opportunities for giving over the coming years.

The Freedom to Help Foundation also allows others to share in the good we do. It creates an opportunity for our members, business and community partners, and employees to take part and join us in our philanthropic initiatives. Together, we can accomplish more, and do more, for those in need.★



COMMUNITY IMPACT

Freedom has always been about people, not profit. And part of that focus of *people helping people* is being closely involved in the communities we serve. Through volunteering, financial support, financial education, and educational scholarships, Freedom is ingrained in the community, however and whenever we are needed. In 2022, we:



SUPPORTED 2,900+
individuals through our online Financial Education Center.

AWARDED \$8,000

to Baltimore and Harford County Educators through our Golden Apple Scholarship Awards program.



EMPLOYEES VOLUNTEERED 1,000+

hours to support community initiatives.



FUNDED \$220,000+

in community support to over 80 organizations through sponsorships, scholarships, donations, and other financial support within Baltimore and Harford County communities.



PLEDGED \$30,000

to MedStar Franklin Square Medical Center for Square Fitness, an associate gym to support the emotional and physical well-being of hospital employees.



DONATED

new classroom libraries to 22 schools and 42 new Kindergarten through 2nd Grade Teachers.



#FREEDOMTOHELPCHALLENGE

Freedom facilitated the fifth annual social media contest to benefit 10 local Baltimore and Harford County nonprofits.



Presented dozens of virtual financial education seminars to schools throughout Harford and Baltimore Counties, to military personnel and their families at Aberdeen Proving Ground, and to Baltimore and Harford County Workplace Partners.

COMMUNITY AND FINANCIAL SUPPORT



As part of its Golden Apple Education Awards Program, Freedom awarded \$8,000 in grant funds to its 2022 recipients (L to R): Ashley Montalvo, Kathy Flannery, Stacey Durkovic, Colleen Kavanagh, Brittney Horan, and Jeanne Mackowiak. Not pictured: Brocha Siff and Laura Hahn.



Freedom was pleased to sponsor The Chosen Foundation's 2022 Women's History Month and Recognition Program featuring Keynote Speaker, BG Janeen Birkhead, pictured here with Freedom representatives, Rebecca Rowley and Lisa Snodgrass.



Freedom's SVP of Marketing, Carmen David Mirabile, and Contest Facilitator, Ashira Quabili, present the grand prize check to #SummertimeofFreedomFCU contest winner, Brooke Wagoner, and her family.



A \$30,000 pledge by Freedom has made possible the opening of "Square Fitness," an associate gym at MedStar Franklin Square Medical Center, to support the emotional and physical well-being of hospital employees.



Freedom visited Golden Ring Middle School to drop off Freedom cinch bags for some of the students who couldn't access replacements for broken bookbags. Thanks to everyone involved, Freedom was able to assist students who were using trash bags to carry their books.



Along with Extreme Family Outreach, Freedom staff volunteered to deliver holiday meals for Thanksgiving to local families in need.



In 2022, Freedom increased their scholarship support through the Harford Community College Foundation to \$15,500, a significant contribution to ease the financial burden to students seeking a higher education.



Freedom's Community Outreach Committee was back at one of our favorite volunteer events, Havre de Grace Housing Authority's Summer Jam, where we were assisting at their food and games tables.



Freedom sponsored lunch for 50 youths from Aberdeen Middle School on their field trip to Hershey Park as part of their Young Men on Tour Club outing.



At Left: Freedom was honored to be the premier sponsor of the 45th Annual Military Appreciation Luncheon, and has served the military and their families for seven decades.



Freedom representatives presented #FreedomtoHelp Challenge winner, Lisa Belcher, with a check for \$1,000 to contribute to her favorite local nonprofit organization, Havre de Grace's Warriors Youth Basketball Program, a subdivision of Havre de Grace Parks and Recreation.



In partnership with the Empty Stocking Fund, Freedom volunteers gathered to assemble Christmas Bags from Santa filled with donated toys, books, and clothing for local families in need of support for the holidays.

SUPERVISORY COMMITTEE REPORT



The Supervisory Committee serves as an independent representative of Freedom’s members, as mandated by The Federal Credit Union Act. The major purpose of the Committee is to protect and safeguard Freedom members’ assets. The Committee monitors internal controls, guards against loss, detects areas of fraud and errors, and promotes effectiveness and efficiency of operations. The Committee ensures laws, regulations, and internal policies and procedures are established according to established laws, and carried out faithfully. Freedom’s Senior Management and staff, the Supervisory Committee, and Yount, Hyde, & Barbour, P.C. (YHB), the outside certified public accounting (CPA) firm, as well as an internal audit firm, work together to provide a strong control function, as well as ensure members receive the best possible service.

YHB performs an annual audit of the Credit Union’s financial statements in accordance with generally accepted auditing standards. The internal audit firm administers a comprehensive risk assessment and internal audit program, and reports findings to the Committee to ensure compliance with procedures, policies, and federal laws and regulations. Freedom Senior Management and staff interact with YHB, the internal audit firm, and the National Credit Union Administration (NCUA) examiners in executing the various audit objectives.

In 2022, the Committee reviewed and acted upon all procedural concerns, addressed all personnel and member problems that arose during the year, and

took appropriate action to resolve issues. The Committee periodically examined Freedom’s financial reports and related statements during 2022. YHB performed the Verification of Member Accounts and conducted the 2022 External Annual Audit for the Supervisory Committee in January of 2023. The financial report, as presented in this Annual Report, is extracted from that audit.

This Annual Audit Report (as of Dec 31, 2022) contains no reportable conditions. It is the opinion of the Supervisory Committee that the affairs of Freedom Federal Credit Union are being managed responsibly.★

All comments and concerns should be sent to:

Supervisory Committee
Freedom Federal Credit Union
2019 Emmorton Road
Bel Air, MD 21015

(Please do not send payments to the Supervisory Committee.)

Respectfully submitted,

Deborah Bloom, Chair
Jim Church, Jr., Secretary
Nick Pindale, Member
Alma Talbert, Member



REPORT OF INDEPENDENT AUDITORS ON SUMMARY FINANCIAL STATEMENTS

OPINION

The summary financial statements, which comprise the summary balance sheets as of December 31, 2022 and 2021, and the summary statement of income for the years then ended, are derived from the audited financial statements of Freedom of Maryland Federal Credit Union as of and for the years ended December 31, 2022 and 2021. We expressed an unmodified audit opinion on those audited financial statements in our report dated March 16, 2023.

In our opinion, the accompanying summary financial statements of Freedom of Maryland Federal Credit Union as of and for the years ended December 31, 2022, referred to above are consistent, in all material respects, with the audited financial statements from which they have been derived, on the basis described in Note 1 of those audited financial statements.

SUMMARY FINANCIAL STATEMENTS

The summary financial statements do not contain the statements of comprehensive income, changes in members’ equity, cash flows, and all the disclosures required by accounting principles generally accepted in the United States of America. Reading the summary financial statements and the auditor’s report hereon, therefore, is not a substitute for reading the audited financial statements and the auditor’s report thereon.

RESPONSIBILITY OF MANAGEMENT

Management is responsible for the preparation of the financial statements in accordance with the criteria described in Note 1 to Freedom of Maryland Federal Credit Union’s audited financial statements.

AUDITOR’S RESPONSIBILITY

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with auditing standards generally accepted in the United States of America. The procedures consisted principally of comparing the summary financial statements with the related information in the audited financial statements from which the summary financial statements have been derived and evaluating whether the summary financial statements are prepared in accordance with the basis described in Note 1 to the audited financial statements.

Baltimore, Maryland
March 16, 2023



8100 Sandpiper Circle, Suite 308, Baltimore, Maryland 21236
Phone: 443.725.5074 • Website: YHBcpa.com



SUMMARY

BALANCE SHEETS

ASSETS

	Years Ended December 31,	
	2022	2021
Cash and cash equivalents	\$ 22,739,126	\$ 40,480,505
Loans to members, net of allowance for loans losses of \$1,327,530 in 2022 and \$926,525 in 2021	381,065,859	334,919,881
Investment securities available for sale	18,286,394	23,828,812
Federal Home Loan Bank stock	545,700	189,900
National Credit Union Share Insurance Fund deposit	3,680,356	3,447,035
Perpetual contributed capital	1,367,927	1,367,927
Accrued interest receivable	1,048,193	869,379
Property and equipment	4,063,814	4,315,514
Prepaid expenses and other assets	6,032,020	1,825,989
Total assets	\$ 438,829,389	\$ 411,244,942

LIABILITIES AND MEMBERS' EQUITY

Liabilities		
Members' share accounts	\$ 389,621,307	\$ 376,169,616
Federal Home Loan Bank advance	8,000,000	- -
Accrued expenses and other liabilities	8,050,477	2,611,916
Total liabilities	405,671,784	378,781,532
Members' equity		
Regular reserve	3,857,922	3,857,922
Undivided earnings	31,060,428	28,704,850
Accumulated other comprehensive loss	(1,760,745)	(99,362)
Total members' equity	33,157,605	32,463,410
Total liabilities and members' equity	\$ 438,829,389	\$ 411,244,942



SUMMARY

STATEMENTS OF INCOME

INTEREST INCOME

	Years Ended December 31,	
	2022	2021
Interest on loans	\$ 15,925,947	\$ 13,815,537
Interest on investments	515,037	274,082
	16,440,984	14,089,619

INTEREST EXPENSE

Dividends on members' shares	1,539,915	1,690,768
Borrowings	79,725	- -
	1,619,640	1,690,768
Net interest income	14,821,344	12,398,851

PROVISIONS FOR LOAN LOSSES

Net interest income after provisions for loan losses	14,077,552	12,262,507
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NON-INTEREST INCOME

Card services	1,607,597	1,496,027
Share account fees	764,274	619,269
Gain on sale of loans	229,216	- -
Other	593,376	499,679
	3,194,463	2,614,975

NON-INTEREST EXPENSE

Compensation and benefits	7,234,598	6,842,117
Office occupancy	1,064,674	948,053
Office operations	965,709	943,430
Education and promotion	661,813	579,974
Loan and card servicing	1,665,245	1,315,577
Data processing and professional services	2,615,783	2,059,544
Other	708,615	460,433
	14,916,437	13,149,128
NET INCOME	\$ 2,355,578	\$ 1,728,354

These summary financial statements do not constitute a complete presentation. The complete set of audited financial statements, including the statements of comprehensive income, changes in members' equity, and cash flows, and the notes to the financial statements, are available at the Credit Union office during normal hours of operation.

MEMBERS' REMARKS ABOUT FREEDOM

"I've been with Freedom since 1972. You all have treated my family and I great all these years."

– **BILL F.**

"Great service and benefits for opening a Credit Union account. Always better than the big banks. It was a great pleasure to speak with someone that was focused on my needs. Completely polite and knowledgeable. Great start to this relationship."

– **DAVID S.**

"Freedom FCU was the best choice I ever made because of the friendly, polite, honest, upfront experiences I've had with them."

– **RICHARD T.**

"The service was outstanding and very quick. I truly felt like a valued customer!"

– **MARK H.**

"Freedom's mobile banking lets you be on top of all your financial transactions. Very convenient and easy to use."

FELIX R.

"Professionalism of the staff and the wide range of financial services is why I've been with FFCU for 40 years."

– **JAMES V.**

"Very easy to use the online application. We had approval very quickly. Interest rates were low considering the current market."

– **JOHN H.**

"They recognize you as a customer, greet you and always make you feel like they know you on a personal (but yet professional) manner – like you're family."

– **CINDY D.**

"I always have a great experience when dealing with anyone at FFCU! I love the service, which has been perfection. The branch is clean and I'm always welcomed and I never have to wait."

– **KIMBERLY H.**

"The mobile app for Freedom is very easy to use and allows transactions to be conducted quickly."

– **VIC S.**

"I was very pleased with how quick and simple the whole loan process was. I highly recommend for an outstanding customer service experience."

– **MARIA L.**

"I've always had incredible customer service from Freedom starting from the very beginning. All totally professional, helpful, knowledgeable, and most of all very kind. Thank you."

– **JOHN B.**

"Freedom is great to work with; they make banking easy again."

– **ERIC S.**

"Taking the time to explain and answer my questions is very important to me when it comes to finances, and I had plenty of them. Freedom, as a whole, has been a reliable financial institution and has made loan processes and banking, in general, easy and understandable. The staff are always professional and great to work with."

– **SHELBY P.**

"The staff was professional and made me feel welcome – it was amazing! I honestly didn't feel like I was at a bank."

– **STEPHEN K.**

"The service I received was exceptional! And the small- town bank feeling is great! The process was very quick and they maintained constant contact during the process."

– **STEPHEN S.**

"They answered how to electronically deposit checks, provided me a flyer, ensured that I knew my account number, made sure I knew to download the APP, and showed me how (to do so) on my phone. What more could I ask? True, caring professionals who go the extra bit to ensure members are taken care of."

– **LANA P.**

"The experience as a whole was wonderfully easy. Excellent service, and a very welcoming environment."

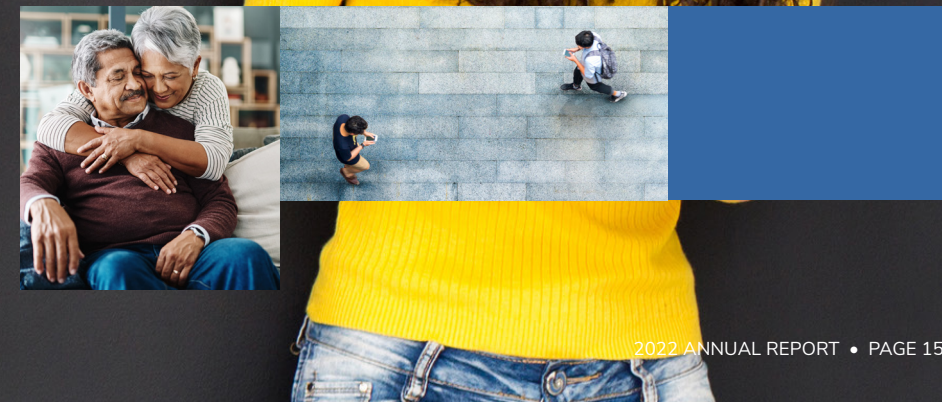
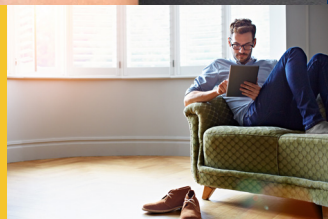
– **CHARLES K.**

"Everyone at Freedom has always been very professional, knowledgeable, and informative. This has been the case on a consistent basis since I became a member last year."

– **ISTVAN M.**

"I have found after dealing and doing business with banks, major banks that have branches nationwide, these institutions (BIG BANKS) can't hold a candle to the service that I have experienced and received at Freedom Federal Credit Union. As a matter of fact, Freedom has been there to meet all of my financial needs where the banks couldn't and wouldn't."

– **GLORIA D.**



BRANCHES

EDGEWOOD BRANCH

8213 Hoadley Road
Building E 5002
Gunpowder, MD 21010

FOUNTAIN GREEN BRANCH

1304 E. Churchville Road
Bel Air, MD 21014

PARK AVENUE BRANCH

2019 Emmorton Road
Bel Air, MD 21015

FOREST LAKES BRANCH

1990 Rock Spring Road
Forest Hill, MD 21050

HONEYGO BRANCH

5000 Honeygo Center Drive
Perry Hall, MD 21128

SWAN CREEK BRANCH*

1830-C Pulaski Highway
Havre de Grace, MD 21078

*After April 26, 2023: 2025 Pulaski Highway | Havre de Grace, MD 21078

CONTACT US

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WEBSITE:

freedomfcu.org



Choice Award Winner



Choice Award Winner



Federally Insured by NCUA