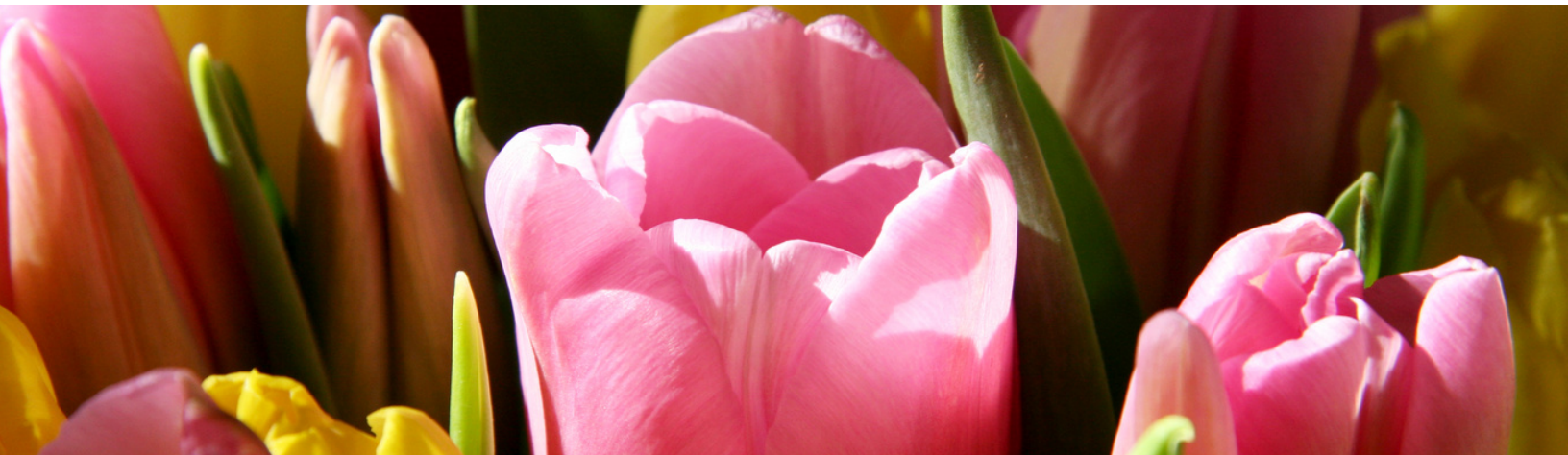




# Member Newsletter

APRIL 2023



## IN THIS EDITION...

- Shred Day: June 3rd
- Harford County Living Awards
- Does Your Computer Have a Virus?
- 2023 Annual Meeting of Members - Thank You!
- Enter to Win an eGift Card
- ...And more!

Connect With Us on Social Media!



800.440.4120

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



## APPLY FOR FREEDOM'S GOLDEN APPLE AWARDS

We are now accepting entries for this year's Golden Apple Educator Award! Entrants must be an employee at a Harford or Baltimore County school (public or private), as well as a Freedom Member. 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](mailto:marketing@freedomfcu.org)
- We will announce the winner by June 20, 2023
- New members are also welcome to apply!

[LEARN MORE](#)

# SHRED DAY: JUNE 3RD AT OUR NEW SWAN CREEK BRANCH

Stop by Freedom's **RELOCATED Swan Creek branch\*** in Havre de Grace 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.

**When:** Saturday, June 3, 2023 from 9am – Noon (or until truck is full).

**Where:** 2025 Pulaski Hwy, Havre de Grace, MD 21078

**Maximum number of bags/boxes to shred = 4**

Your financial wellness includes securing your personal information. We are here to help keep your information safe.

\*The new Swan Creek location is now open!

## THANK YOU FOR CHOOSING FREEDOM AS YOUR LOCAL FAVORITE!



Freedom has once again been named 'Favorite Local Financial Institution' AND 'Favorite Local Mortgage Company or Broker' by Harford County Living's Reader's Choice Awards.

We are so grateful to have had the honor of serving this community for the past 70 years, and we look forward to the next 70+!

THANK YOU! It is a privilege to serve you!

You can view the complete list of award winners on [Harford County Living's website](#).



# DOES YOUR COMPUTER HAVE A VIRUS?

Computer viruses and malware can be a nightmare. Let's explore the common signs of computer infections and some ways to prevent them from disrupting your computer.

**Sluggish Performance** - If your computer is suddenly operating in slo-mo, it may be infected by a virus. Computer viruses typically utilize a computer's processing power for malicious activities. If you notice big changes in your computer's performance, run a virus scan.

**Pop-Up Ads** - If your computer starts displaying pop-up ads while you're browsing the internet or using other programs, it's a sign that it may have a virus. Pop-up ads can lead to malware installation or other malicious activities. If you're seeing pop-up ads, avoid clicking on them and run a virus scan as soon as possible.

**Strange New Programs** - If you notice new programs on your computer, it's possible that your computer has a virus. These programs may be malware that is designed to perform malicious activities. Uninstall these programs immediately and run a virus scan.

**Sudden Crashes and Freezes** - Viruses can overload a computer's resources or modify critical system files, which can lead to frequent crashes and freezes. If your computer is crashing or freezing frequently, it may indicate that it has a virus. Run a virus scan as soon as possible.

**Strange Network Activity** - A virus may be using your computer's network resources to perform malicious activities. If you notice unusual network activity, such as your internet connection slowing down or unusual data usage, run a virus scan and check for any unusual programs or processes running in the background.

**Changes to Browser Settings** - A computer virus may modify your browser settings to redirect you to malicious websites or display more ads. If your web browser's homepage or search engine has changed without your consent, it may be an indication of a virus. Reset your browser settings to their default settings and run a virus scan.

**Missing Files** - A virus can delete or modify your files to perform malicious activities. If you notice that some of your files are missing or have been modified without your knowledge, it's possible that your computer has a virus.

## How Can I Protect My Computer From a Virus?

- Install antivirus software and update it on a regular basis
- Avoid downloading files from untrusted sources
- Don't click on suspicious links or pop-up ads
- Keep your operating system and other software up-to-date
- Use strong and unique passwords across all your online accounts
- Use a VPN when on public Wi-Fi

If any of the signs of a computer virus listed above are present on your computer; run your device through a virus scan. Follow the prevention tips to keep your computer safe!





## RISE ABOVE INFLATION

*Open a Certificate with Freedom today!*

**Take your savings higher with NEW Certificate Specials**, including our 25-Month Special at 4.85% APY\*.

Certificates are a federally insured way to earn a higher interest with terms to fit your goals.

**LEARN MORE**

## 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.**<sup>1</sup> Invest in yourself and your dreams!

**LEARN MORE**



\*Upon maturity a Special 25-Month Jumbo Certificate renews to a 24-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.

1 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.

## OUR NEW SWAN CREEK BRANCH IS NOW OPEN!

We are excited to announce that our new Swan Creek branch, in Havre de Grace, is now open! The 3,960 square foot location is located at 2025 Pulaski Highway, and features a two-lane drive through, a free coin machine, extended weekday evening hours, and plenty of parking.

Keep an eye out on our **Facebook page** for an announcement with details for our Grand Opening Celebration, scheduled for May 20th.

# 2023 ANNUAL MEETING OF MEMBERS: THANK YOU!



On April 18th, Freedom had the opportunity to welcome members to our NEW Swan Creek Branch for our 70th Annual Meeting of Members.

Thank you to everyone who attended the event. 2022 was another successful year, and we are incredibly grateful to serve our community for the last 70 years. As our President and CEO said, we are looking forward to the next 70!

Pictured above is Ms. Roberta C. - a member of Freedom since 1967!

## 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:  
**Shaun 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 5/15/2023.



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

2025 Pulaski Hwy  
Havre de Grace, MD  
21078

### Fountain Green

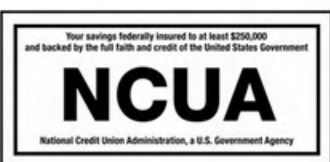
1304 Churchville Rd  
Bel Air, MD 21014

### 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](#).