



Member Newsletter

JUNE 2023



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#SUMMERof FREEDOMFCU

JULY 1 - AUGUST 11, 2022

IT'S BACK! The #SummerofFreedomFCU photo contest is here again, and you have until August 11th to snap and submit your photo ☺ ☀ Stop by a branch to pick up your FREE sunglasses, and check out our [website](http://www.freedomfcu.org) for full contest details.

A SPEND-FREE SUMMER WEEKEND

Between flip-flops and baseball, beach days and the Fourth of July, there's much to love about summer! Unfortunately, though, the warmest season can be expensive. A great way to combat a swollen summer budget is to take a financial fast on a summer weekend – or several of them. Here's how...

Plan ahead - Your spend-free weekend won't happen without planning. Make sure the house is well-stocked, your car's tank is full and that there aren't any bills due over your chosen weekend. Also, check the calendar to make sure you don't have any planned social events mandating the purchase of a gift.

Get creative - This is the time for creative thinking! First, when it comes to meals, you're going to need to throw them together out of whatever you have on hand. You may also need to get those creative juices flowing if you suddenly run out of a household staple, like napkins ... or chocolate! Just keep at it and find solutions if needs arise. You can do it!

Go take a hike - The great outdoors is free! Look up a local trail you haven't tried, walk your favorite path again, or take a drive somewhere new. Load your backpack with energy food, water and sunscreen and get ready to hit the trails! You can also make it a full-day affair and pack an easy picnic dinner to enjoy at the end of the trail.

Make lazy days great again - Designate one day of your weekend for a lazy day. Sleep as late as the kids or the dog allows, have breakfast in bed whenever you feel like it, and spend the rest of the day watching old movies and playing board games.

Avoid temptation - Don't tempt your willpower this weekend! First, browse incognito. This will force you to manually input your payment information for any purchases you're tempted to make. Of course, you can also completely avoid any shopping sites. Similarly, you may be better off skipping the window shopping this weekend.

Host a game night - Instead of spending money on the fun, why not bring the fun to you? Invite friends over for an epic, cost-free game night. Make sure you've stocked up on snacks beforehand, and let your friends bring any extras you may have forgotten.

Attend free events - When you gotta get out of the house but can't spend a penny, free summer events are the way to go. Look up free concerts, festivals, fairs, art shows and more in local newspapers and online forums.

Don't give up - If something happens and you're forced to break your fast, don't throw in the towel. You can continue your spend-free weekend as if it never happened.

Your spend-free summer weekend is within reach! Need more ways to make your money work for you? Check out Freedom offerings like [Certificates](#), [Empower Checking](#) and [more!](#)

THE KELLY GROUP: YOUR SMALL-TOWN DOCTOR... OF FINANCIAL PLANNING

Freedom offers financial planning and wealth management services through our trusted partner, The Kelly Group. The Kelly Group provides Freedom members the same level of personalized, dedicated service that you are accustomed to through the Credit Union. If you are in need of professional, guided financial planning and investment services, learn more about what The Kelly Group can offer.

Read more about The Kelly Group below, directly from their Founding Partner, Bryan Kelly:

"In an iconic Norman Rockwell 1929 painting, a formally dressed doctor listens intently to what his stethoscope is telling him as it is pressed against the chest of a small doll, while a clearly worried young girl—presumably the actual patient—looks on.

This classic work of art touchingly conveys the values that the proverbial small-town doctor brings to his families: caring, patience, understanding, diligence, and above all a passionate commitment to addressing the needs—physical and spiritual--of the patient and family (as well as any beloved possessions of a little child).

I grew up and still live in a small town—Darlington, MD, among the farms of Harford County. When I look at that Rockwell painting, I ask myself “Did that doctor ever really exist? Does that doctor exist today?” From my own and my family’s experience, I absolutely believe he did—and does.

In 1996, when my uncle Bill and I planted the seeds of the wealth management and financial planning firm that would become The Kelly Group, we pictured ourselves as becoming the Norman Rockwell Small-Town Doctor of Finance. To us, that meant and still means..."

[FINISH READING THIS PARTNER ARTICLE FROM THE KELLY GROUP ON OUR WEBSITE](#)



THE
KELLY
GROUP

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Take your savings higher with NEW Certificate Specials, including our 25-Month Special at 4.85% APY*¹.

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

LEARN MORE



*Annual Percentage Yield (APY) as of April 18, 2023. If your account meets the criteria, you will earn 3.00% Annual Percentage Yield (APY) on balances up to \$10,000 and 0.25% APY on balances of \$10,000.01 and higher. Balances that do not meet the account requirements for a given month will earn 0.05% APY.

¹ 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.

THANK YOU TO OUR GOLDEN APPLE APPLICANTS!

We are excited to announce that this year we received more Golden Apple Award applications than ever before! Thank you to everyone who submitted for consideration. At this time, recipients have been notified, and winners will be announced the first week of August.

Follow us on **Facebook** and **Instagram** to see our Awardee Spotlights, where we will highlight each award winner and their respective projects. We're already looking forward to next year.

HELP US STUFF THE BUS

It's almost that time of year again!

Starting in July, Freedom's Harford County branches will have a donation box for school supplies. We're encouraging members to select any items from the list below to drop in the box later this summer.

Thank you for helping us provide local students with the supplies they need for academic success!

DONATE SCHOOL SUPPLIES HERE



HELP US STUFF THE BUS

With your generous support, we can provide our most vulnerable children with the critical supplies they need to be ready to learn. All donations support children in Harford County.

July 24 - September 15

Essential School Supplies Needed

Pencils • Markers • Crayons • Glue Sticks • White Glue • Pocket Folders
Highlighters • Dry Erase Markers • Colored Pencils • Loose Leaf Paper
Composition Books • Erasers • Scissors • Graphing Calculators
Post it Notes • Graph Paper • Pencil Boxes • 3 Hole Binders (1.5") (2")
Binder Pouches • Backpacks • Index Cards • Ziploc Bags • Tissues
Wipes • Hand Sanitizer

**Monetary and registry donations are accepted
at www.bit.ly/harfordtoolsforschools**



AVOID TEXT SCAMS

A new **analysis from the Federal Trade Commission** (FTC) shows that fake financial institution fraud warnings were the most common form of text message scams reported to the agency in 2022 - nearly twenty times the number since 2019. Here a few tips from the Credit Union National Association's (CUNA) Compliance Blog to keep you safe...

Never click on links or respond to unexpected texts. If you think the text might be legitimate, contact your credit union or other company using a phone number or website you know is real. Never use the contact information provided in the text message.

Filter unwanted texts. Your phone **may have an option to filter and block spam** or messages from unknown senders.

Never give your personal or financial information in response to a request that you didn't expect. Legitimate organizations won't call, email, or text to ask for personal information, such as Social Security number, credit union account information, or credit card numbers.

Stop and talk to someone that you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor — about the text. Talking about it could help you recognize that it's a scam.

To combat this growing financial crime, CUNA is urging the Federal Communications Commission (FCC) to require mobile wireless providers, and entities that originate text messages, to investigate and potentially block texts from a sender after they are on notice from the FCC that the sender is transmitting suspected illegal texts.

Stay safe!

CHAMBER OF COMMERCE SCHOLARSHIP RECIPIENTS



This month, Freedom had the opportunity to celebrate the accomplishments of the Harford County Chamber of Commerce 2023 Scholarship recipients.

We are honored to have had the chance to sponsor two scholarships this year - received by Lena Leung (STEM) and Logan Roberts (STEM). We are sending our sincerest congratulations to all, and wishing you the best of luck!

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:

Chris K.!

*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 7/15/2023.



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BRANCHES

For hours and ATM info,
visit freedomfcu.org

Park Avenue

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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

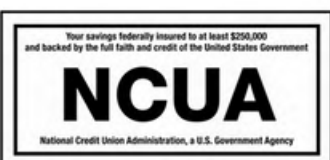
1304 Churchville Rd
Bel Air, MD 21014

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](#).