



Member Newsletter

JULY 2023



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- Keep Emotions Out of Investment Decisions
- Sallie Mae x Freedom
- Help Us Stuff the Bus!
- Enter to Win a \$25 eGift Card
- ...*And more!*

Connect With Us on Social Media!



800.440.4120

www.freedomfcu.org

REFER-A-FRIEND AND EARN \$70*



Freedom is celebrating our 70th Anniversary, and rewarding our loyal members who share their love of Freedom membership with their family and friends. Simply fill out the Refer-A-Friend Form on our [website](http://www.freedomfcu.org). You'll earn a \$70 bonus for every friend who opens a new Freedom membership and checking account*. And your friend will also receive a \$70 bonus!*

[LEARN MORE](#)

*Referred member must not have been a member of Freedom Federal Credit Union within the last 12 months to receive the bonus. Youth and business memberships are excluded and you must be at least 18 years old to receive referral bonus. New member must join and open an Empower Checking account within 30 days of referral in order to qualify. Referral bonus will be paid to both parties within seven business days of new membership opening with incentive deposited into Primary Share account. Bonus funds will be on hold for the first 90 days after deposit. You must meet membership eligibility requirements, be of legal contract age, and establish membership at Freedom to qualify. All accounts are subject to our normal approval process. Members and accounts must be in good standing to receive bonuses. In the event that more than one member refers the same person we will award the bonus to the first member making the referral. Referred member must be new to Freedom. Each member is limited to 10 referral bonuses per calendar month. Bonuses are considered interest and will be reported on IRS form 1099-INT. Fees can reduce earnings on the account. This offer is non-transferable and may be canceled without prior notice. Cannot be combined with any other incentive offer. \$70 bonus offer effective 7/1/23 until 9/30/23 and is subject to change at any time. We reserve the right to disqualify any referrals in circumstances where we reasonably believe they were not sent to us in good faith. Freedom Federal Credit Union reserves the right to revise program terms, refuse bonuses or terminate the program at any time upon our discretion. Ask us for details.

DON'T FORGET TO ENTER #SUMMEROFFREEDOMFCU



You could win \$1,000! Entries are accepted until August 11th, 2023.

Stop by any Freedom branch to get your FREE Freedom FCU sunglasses while supplies last.

Take pictures with the sunglasses and post to your favorite social media site (Facebook, Twitter or Instagram) using #SummerofFreedomFCU and tag Freedom in your photo. Take note that voting will look a little different this year – instead of live votes each week, we're having one epic showdown for 4 days in August!

Your entry could win you the Grand Prize - **\$1,000!**

Members and non-members are welcome to enter. See our [Contest Rules](#) for full details.

[LEARN MORE](#)

YOUR SMALL-TOWN DOCTOR OF FINANCIAL PLANNING SAYS: KEEP EMOTIONS OUT OF INVESTMENT DECISIONS

Freedom offers financial planning and wealth management services through our trusted partner, The Kelly Group. If you are in need of professional, guided financial planning and investment services, learn more about what The Kelly Group can offer.

One of the most important things The Kelly Group does for our clients is to help them keep a sense of rationality in the face of media culture that thrives on creating unease. Like that old time family doctor, we make it our mission to provide a calming influence even during the most violent storms, helping our clients make clear-headed decisions for themselves and their family.

Take the first half of 2023. There were many reasons for an investor to be concerned about the markets. Bank failures, the specter of inflation and recession, the ongoing war in Ukraine, the seemingly inevitable political battle over the debt ceiling with the risk of a government shutdown, etc.

But as investor Peter Lynch famously said, "The real key to making money in stocks is not to get scared out of them." Amid well-nigh universal pessimism, we didn't get scared out.

Rather, we stayed focused on our goals and our long-term plan with confidence that the managements of the companies we own through our mutual funds were husbanding capital with diligence while they sought out new and potentially greater opportunities amid the adversity.

From an investment perspective, the best reaction to scary headlines is no reaction. Is it possible that a lifetime of patient, disciplined investment success is just that simple? We at The Kelly Group certainly believe it can be, and we sincerely hope you do too...

[CONTINUE READING](#)



LOOKING FOR A SMARTER WAY TO 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***! Invest in yourself and your dreams!

LEARN MORE



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.**¹

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

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 customer. 1\$300 minimum opening deposit for all special Certificates. 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.

HELP US STUFF THE BUS!

From now until September 15th, Freedom's Harford County branches have a donation box for school supplies. We encourage members to select any items from **the list posted to our Facebook** to drop in the box later this summer.

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

STAY FOCUSED DURING THE SUMMER SLUMP

When you're stuck in the office on another endless summer day, dreaming about the beach and your upcoming vacation, summer can be conflicting. The good news is, there's no real reason to let your productivity and performance dip during the hottest season of the year. Here are five tips to help you stay focused throughout the summer...

Establish Professional Goals for the Season - Goals are always a great way to keep yourself focused, and summertime at the office is no different. Take time to identify the most important tasks and projects. Then, outline specific objectives and deadlines. Include your own personal work goals, as well as your employer's expectations during these months. Break down large tasks into smaller, manageable steps to create and maintain a sense of progress.

Create a Structured Routine - Maintaining a structured routine can help you avoid distractions and keep your focus. Set regular working hours and create a schedule that includes designated blocks of time for different tasks. You can use time-management techniques, like the Pomodoro Technique, which involves working in focused intervals followed by short breaks. A well-structured routine creates discipline and accountability, keeping you focused all summer long.

Minimize Distractions - A great way to stay productive at work is to identify and minimize potential distractions in your work environment. Turn off notifications on your phone or computer, close unnecessary tabs and limit access to social media during work hours. Consider using productivity tools or browser extensions that block distracting websites. Communicate your need for focus to colleagues and request uninterrupted time when necessary. By reducing distractions, you can maintain concentration and stay on track with your work.

Take Breaks - While it may seem counterintuitive, taking breaks can actually improve focus and productivity. Incorporate short breaks into your schedule to recharge and refresh your mind. Use this time to step away from your desk, go for a quick walk around the block or engage in a short mindfulness exercise. Breaks allow for mental rest and help prevent burnout, enabling you to return to your tasks with renewed focus and energy.

Stay Hydrated and Fit - During the hot summer months, it's important to prioritize hydration and overall well-being. Stay hydrated by drinking water regularly throughout the day. Snack on healthful foods and keep your meals balanced as well to fuel your brain and body. Prioritize adequate sleep and engage in regular physical activity, as they contribute to mental clarity and focus.

The summer and all its distractions can pose a challenge to workplace focus. Use these tips to stay on track all summer long.



P.O. Box 1545 Bel Air, MD
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freedomfcu.org

WE ARE

HIRING

Join Our Team

VISIT OUR WEBSITE TO VIEW OPEN POSITIONS
AND GET ALL THE DETAILS ON OUR

\$500 SIGNING BONUS

freedomfcu.org/careers/



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

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

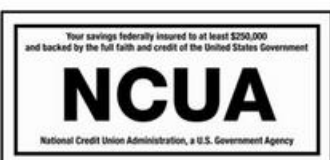
WANT TO WIN \$25.00?

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:

Maxine D.!

*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 8/15/2023.



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