



Member Newsletter

SEPTEMBER 2023



IN THIS EDITION...

- Refer-A-Friend and Earn \$70
- Be Aware of How Your Mind Controls Your Money
- Affordable Housing Grant Program
- New Mortgage Special - \$500 Off Processing Fees*
- Upcoming Shred Day

...And more!

Connect With Us on Social Media!



800.440.4120
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](#). 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 10/31/23 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.

#MYFIGHTINGOWLS FREEDOM

ENTER TO WIN \$500!



Are you a Harford Community College student, employee, parent or alum? Tell us how HCC empowers you to find Freedom in your life for a chance to win \$500!



Calling all Harford Community College students, employees, parents and alums! Ready to win \$500? Freedom is partnering with **Harford Community College** to award \$500 to Harford Community College-affiliated individuals who share their **#MyFightingOwlsFreedom** story.

All you have to do is post a photo with a caption that tells us how the college has helped you to find freedom in your everyday life. Use the contest hashtag **#MyFightingOwlsFreedom** - and tag us to ensure we see your post!

Post from September 15 to October 9, then tune in for our five-day LIVE voting period beginning October 16. The photo and story with the most likes at the end of the voting period takes home \$500!

[LEARN MORE](#)

MAKING A DIFFERENCE WITH COMMUNITY ASSISTANCE NETWORK

For the month of October, all Freedom branches are collecting personal care items in support of the Community Assistance Network (CAN).

Donated items will be distributed to guests of CAN, to help make them more comfortable during their stay.

To learn more about the Community Assistance Network, visit CANconnects.org.

View the list of most needed items at the link below, and stop by any Freedom branch from October 1st through October 31st to drop off donations.

[VIEW LIST](#)

AFFORDABLE HOUSING PROGRAM GRANTS FOR HOMEBUYERS



Freedom is pleased to offer up to \$12,500 of grant funds available to first-time homebuyers and up to \$15,000 of grant funds available for Community Partners towards your down payment and/or closing costs. For eligibility requirements and more information, visit freedomfcu.org.

[LEARN MORE](#)

YOUR SMALL-TOWN DOCTOR OF FINANCIAL PLANNING SAYS: BE AWARE OF HOW YOUR MIND CONTROLS YOUR MONEY

Do you base your financial decisions on pure reason, or do your emotions as molded by past experience and personal biases affect how you act—perhaps even at a subconscious level you are not aware of?

Unfortunately, far too often we allow reason to play second fiddle to influences that can cause us to behave unwisely. Our emotions can affect our investing decisions, spending habits, level of debt, and even our willingness to discuss our money decisions with family members.

Emotions play an obvious role in investing. Fear often kicks us out of the market when we should be more patient, and greed may encourage us to dive in deeper than we should. In what ways does our risk tolerance influence investing? How do we measure that risk tolerance and account for it? An investor's risk tolerance depends on many factors including goals, life stage personality, investment knowledge, and investment experience. It also may depend on what the investor learned from their parents' attitude toward investing and money, or from stories they may have heard about great gains or terrible losses.

Like our investing decisions, our spending behavior can be heavily influenced by habits acquired over time and influenced by events and the attitudes of family and friends. For example, members of the generation that experienced the Great Depression were known to be far more frugal than they needed to be. At the opposite end of the spectrum, individuals who never learned sufficient financial self-discipline may find that they have a hard time curtailing their spending. Even day-to-day emotions can control us more than we would like. We may spend more on payday or when we are feeling frustrated or stressed. How often do we find that we are using “retail therapy” as a way of overcoming a bad day?

Then there is debt. Too many people incur more debt than is financially healthy. And they do so unnecessarily. This might be because they were never taught to keep track of their spending, or they don't want to make the short-term sacrifice for long-term financial security. They may have developed the belief that a budget is a restrictive limit to freedom rather than a valuable tool to help achieve long-term goals...

**CONTINUE READING THIS ARTICLE FROM
THE KELLY GROUP ON OUR WEBSITE**



MEMORIES BEGIN AT HOME

*\$500 Off Special**

Whether you're a newbie to buying a house or an old pro at it, turn to Freedom...Let us **open the door to your next home with \$500 off** processing fees* and one great rate for all!

LEARN MORE

RISE ABOVE INFLATION

Open a Certificate with Freedom today!

Take your savings higher with NEW Certificate Specials, including our 7-Month Special at 5.00% APY.¹

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

LEARN MORE



*A \$500 Processing Fee discount will be applied at the time of loan settlement as a credit against the normal Processing Fee for a purchase of a primary or secondary residence. This is a discount on new home loans, and not a cash dispersal or reimbursement for an amount already paid. This offer is a temporary promotion and may be withdrawn at any time. This promotion does not guarantee loan approval or funding. All normal loan approval criteria must be met to qualify for this promotional discount. Membership eligibility applies. ¹ \$300 minimum opening deposit for all special Certificates. Upon maturity a Special 7-Month Certificate renews to a 6-Month Share or 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.

FALL SHRED DAY

Stop by Freedom's Honeygo Branch in Perry Hall for our community Shred Day event on Saturday, November 4th! Bring up to four boxes of sensitive documents and let us safely destroy them for you. The shred truck will be available from 9A-12P or until full.

FULL DETAILS

IT'S TIME TO LOVE WHERE YOU WORK



**We Are
HIRING!**

**\$500
Signing Bonus**

[FREEDOMFCU.ORG/CAREERS](https://freedomfcu.org/careers)



Ready to work at one of the best Credit Unions in Harford and Baltimore County? Check out our [website](https://freedomfcu.org/careers) for current openings, and apply today! Consider Freedom for a career that propels you forward and offers benefits like PTO and Tuition Reimbursement. Current openings include:

- Technical Support Analyst
- SVP - Member Services
- Collateral Support Specialist
- FSR - Park Avenue
- FSR - Swan Creek

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:

REIKO W.!

*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 10/15/2023.



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

2025 Pulaski Hwy
Havre de Grace, MD
21078

Fountain Green

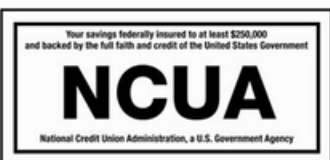
1304 Churchville Rd
Bel Air, MD 21014

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](#).