



Member Newsletter

OCTOBER 2023



IN THIS EDITION...

- Shred Day: Saturday, November 4!
- Careers at Freedom
- Affordable Housing Program
- The Kelly Group Says Federal Employees Should Review Their Benefits
- Is Black Friday Worth It?

...And more!

Connect With Us on Social Media!



800.440.4120
freedomfcu.org



COMMUNITY SHRED DAY

Your financial wellness starts with securing your personal information. We are here to help keep your information safe! Stop by Freedom's Honeygo Branch in Perry Hall 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 9 am to Noon or until it reaches capacity.

WHEN: Saturday, Nov 4, 2023 - 9 AM – Noon (Or Until Truck is full)

WHERE: 5000 Honeygo Center Drive Perry Hall, MD 21128

This event is open to the community. Maximum number of bags/boxes to shred = 4



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



AFFORDABLE HOUSING PROGRAM GRANTS

Freedom is offering up to \$12,500 in grant funds (available to first-time homebuyers), and up to \$15,000 of grant funds (available for Community Partners) towards down payment and/or closing costs.

LEARN MORE AND ELIGIBILITY

*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 This offer is a temporary promotion and may be withdrawn at any time.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.

IT'S TIME TO LOVE WHERE YOU WORK

Ready to work at one of the best Credit Unions in Harford and Baltimore County? Check out our [website](#) 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:

- Contact Center Representative - Fountain Green
- Electronic Service Manager - Edgewood
- Financial Services Representative - Swan Creek
- Operations Support Representative - Edgewood
- Member Solutions Representative - Edgewood
- Senior Vice President, Member Services - Park Avenue

YOUR SMALL-TOWN DOCTOR OF FINANCIAL PLANNING SAYS: FEDERAL EMPLOYEES SHOULD REVIEW THEIR BENEFITS

Freedom offers financial planning and wealth management services through our trusted partner, The Kelly Group.

Federal employees generally enjoy excellent benefits, which are often much more comprehensive than those in the private sector. But with quality comes complexity. To take full advantage of them, it is important to understand their ins and outs and to be able to maneuver through the details.

For one thing, federal employees should be aware that, in the fall of each year, they have an opportunity to review and modify some of their employee benefits. The Federal Benefits Open Season for 2024 for health insurance ("FEHB"), dental and vision insurance and Flexible Spending Accounts benefits will be held from November 13 through December 11.

During this period, those covered by these plans should determine whether any changes are warranted, considering such facts as increases in rates, health circumstances, prescriptions, and new and revised options being offered by the current plan and alternative plans.

While reviewing their health benefits, federal employees should consider the status of their 2023 contributions to their Thrift Savings Plan and Health Savings Account ("HSA"). For example, if one's goal is to maximize contributions, are any adjustments needed to the remaining 2023 paychecks? ...

[CONTINUE READING ON WEBSITE](#)

LAST MINUTE HALLOWEEN HACKS

Don't let Halloween costs frighten you! Here are five last-minute hacks for the procrastinators among us...

Shark Attack! - For a fun and quick costume that costs next to nothing, go as a surfer being eaten by a shark. Dress in swimwear, with a towel slung over yourself if the weather makes it necessary, and apply fake blood to a visible spot on your neck or arm. Use face paint to create a shark bite and apply the blood so it surrounds the bite and drips out. For a fun touch, attach an inflated or stuffed toy shark to your costume.

Mason Jar Lanterns - For easy DIY decor, paint Mason jars with spooky designs and insert battery-powered tea lights for a bewitching glow.

Ghastly Ghosts - Create an army of floating ghosts using nothing but white trash bags. Gather a bunch of bags and stuff them with crumpled newspaper. Tie the "head" with a rubber band and use a permanent marker to draw spooky faces on your ghosts. Hang your frightful friends around your house and yard to scare your party guests and trick-or-treaters.

Creepy Crawlers Everywhere - Freeze plastic spiders in ice cubes for a spooky surprise in everyone's drinks, add them to your soap dispenser and by sprinkle some into your bowl of candy to surprise trick-or-treaters!

Care for a Lollipop? - Turn your pumpkin into a fun lollipop dispenser with the help of an electric drill. Drill small holes in your pumpkin and then stick a lollipop into each hole. Set it up on your steps for an adorable, help-yourself trick-or-treat.

Happy haunting!

IS BLACK FRIDAY WORTH IT?

Black Friday is quickly approaching! The Friday after Thanksgiving has long been hailed as the biggest shopping day of the year, but consumers are rethinking that title. Let's look at the pros and cons of being a Black Friday shopper so you can make an informed decision.

- **Deep discounts.** There's no denying that Black Friday does bring with it some great sales. A typical Black Friday sale will feature prices slashed up to 37%.
- **Get a head start on holiday shopping.** If you're eager to start crossing items off your list, you'll want to start your gift-buying on the first day of the shopping season.
- **Limited-time offers.** Some of the most attractive deals are only available on Black Friday or for a limited time during the holiday season.
- **In-store shopping.** For some shoppers, browsing through online sites from home can't compare to the thrill of in-store shopping on Black Friday.

What are the disadvantages of Black Friday shopping?

- **Prices may not be at their lowest.** With all the hype, Black Friday prices are not necessarily the lowest price an item might see this season. For example, toys will see deep discounts 10 days before Christmas.
- **Doorbusters are often overrated.** The heavily advertised doorbusters at big stores are usually offered in very limited quantities. Unless you camp out at the mall to be first in the store, you'll probably miss out.
- **Crowds and chaos.** The massive crowds and chaotic scenes you'll likely encounter on Black Friday are enough to make many shoppers sleep in late and get their shopping done even later.
- **It's no longer the biggest shopping day of the year.** Many stores run Black Friday deals a few days before Thanksgiving through Cyber Monday. This means Friday isn't the only time you can score these deals.
- **You can get the same deals online.** Most Black Friday deals can be found online—minus the crowds.

Use the information outlined here to make an informed decision about Black Friday shopping.

#MYFIGHTINGOWLSFREEDOM CONTEST WRAP UP



Thank you to everyone who participated in our #MyFightingOwls social media contest!

In case you missed it, our Grand Prize winner was Lisa Belcher - taking home a \$500 Grand Prize. Dr. Lisa Maloney Tittle won 2nd place (\$250), and Laura Elisabeth scored the 3rd place prize (\$150).

If you missed out on the fun, be sure to follow our social media channels to get updates on contests and events. Just tap the social icons above to find us.

This November, we're accepting entries for our #FreedomToHelpAward... Stay tuned for more info!

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:
BYRON L.!

*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 11/15/2023.



P.O. Box 1545 Bel Air, MD
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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

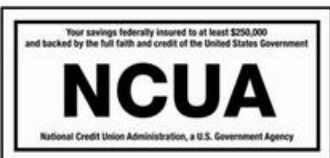
1304 Churchville Rd
Bel Air, MD 21014

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](#).