

Member Newsletter

DECEMBER 2023



IN THIS EDITION...

- Share Certificates as High as 5.50% APY
- Upcoming Holiday Closures
- The Kelly Group Says: Prepare Your Loved Ones
- Freedom in The Community
- Six Scams to Watch For This Season

...And more!

Connect With Us on Social Media!



800.440.4120
freedomfcu.org

CONGRATS TO FREEDOM TO HELP AWARDEE, AIDEN JABLON!



Congratulations to our Freedom to Help Awardee, Aiden Jablon! Aiden was nominated by the Harford Family House, and his award is a \$1,000 donation from Freedom to the charity of his choice. Additionally, Aiden will receive a plaque honoring his dedication to making our shared community a better, brighter place.

To all of our nominees: we are grateful for the opportunity to celebrate you and highlight your work. Harford County and Baltimore County are simply better because of the time, talent, and passion you bring.

To all the organizations that are supported through volunteerism and giving, thank you for everything you do.

Did you miss your chance to enter or vote? Be sure to like and follow Freedom's [Facebook page](#) so you never miss a moment!



THE GIFT THAT GROWS

Share Certificates

We have **the perfect gift for you or a loved one - a Share Certificate!** Now Featuring Rates **as high as 5.50% APY***. Like CDs, Certificates are a federally insured way to earn a higher interest on your savings.

LEARN MORE

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



*APY is Annual Percentage Yield. **Rates** are subject to change. Upon maturity, Special 7-month Certificate renews to a 7-month Regular Share or IRA Certificate. The promotional Annual Percentage Yield (APY) is available only for funds not currently on deposit with Freedom FCU, i.e. "new money". 1 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 This offer is a temporary promotion and may be withdrawn at any time.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.

UPCOMING HOLIDAY CLOSURES

All Freedom branches will be closed on the dates below, and we will resume normal business hours the following day:

- Monday, December 25th
- Monday January 1st
- Monday, January 15th

As winter approaches and the chances of inclement weather increase, we recommend monitoring our **website** and **Facebook page** to stay up-to-date on our branch hours and policies. As always, our **online and mobile banking options** are here when you need them!

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

PREPARE YOUR LOVED ONES

What will happen to your family when you are no longer here? That is what estate planning is meant to address. When people think of estate planning, they tend to think only of dry documents: wills, powers of attorney, and medical advance directives. Those are very important, and you should make sure you have those documents and they are up to date.

But that is not all you need to prepare your loved ones. Preparing your family for the day that you will no longer be here for them goes far beyond signing pieces of paper. While the fundamental estate planning documents are necessary, they are not nearly enough. Estate planning is—or at least should be—about more than just who gets what.

It has been said that: “The primary goal of estate planning is to protect and preserve your family, not to protect and preserve family assets.” To adequately protect and preserve your family, you must go beyond basic estate planning, and address the questions, confusion, and potential family arguments that may result in the aftermath of your passing. Who should your spouse contact? Where are the important documents located? What steps must be taken to transfer investment accounts? For that matter, what investment accounts did the deceased hold?

CONTINUE READING

FREEDOM IN THE COMMUNITY: THE EMPTY STOCKING FUND



We're officially in the holiday season, and Freedom's Employee Volunteers (and their families!) have been getting into the spirit of giving. Earlier this month, we played Santa with **The Empty Stocking Fund of Harford County** - all in all, over 120 bags were assembled in less than two hours! We are grateful to partner with such incredible community organizations.

FOUR WAYS TO START THE YEAR OFF ON THE RIGHT FINANCIAL FOOT

- 1. Take Stock of Your Holiday Spending** - Review your recent spending and take stock of how much debt you're carrying from the holidays.
- 2. Trim Your Budget** - Take a close look at your monthly spending and look for ways to cut back to build more breathing room in your budget.
- 3. Pay Yourself First** - Get into the habit of putting money into savings before you start spending your way through your paycheck.
- 4. Build Your Financial Smarts** - Expand your financial knowledge this year by tuning into a money-minded podcast, reading personal finance books or attending a course on money management.

\$IX SCAMS TO WATCH FOR THIS SEASON

Not everything about the holiday season is all happy and nice. Watch out for these six naughty holiday scams...

Online Shopping Scams - In this scam, a shopper visits a bogus site that appears to belong to a popular retailer and purchases an item that does not exist. The shopper will never receive the ordered item, nor will they be able to reclaim their lost funds.

Protect yourself: Only shop reputable websites. Check the URL of each landing page you visit to ensure you are still on a trusted site.

Charity Scams - Here, a charity targets do-gooders in the weeks leading up to the holidays, asking for donations. Unfortunately, though, the charity is completely bogus, and the money will go right into the hands of scammers.

Protect yourself: If you want to donate money to a specific charity, seek them out yourself instead of following a link or ad. Verify charities on sites like [Charity Navigator](#), or [CharityWatch](#).

Gift Card Scams - In a gift card scam, fraudsters convince victims to share their gift card codes by pretending to be tech support or another believable contact.

Protect yourself: Never share sensitive information with an unverified contact.

Porch Pirates - Here, thieves stake out private residences and snatch delivered packages off porches soon after they arrive. Scammers may even follow delivery trucks so they can easily pilfer. Once they make off with the goods, there's no way to recover the packages.

Protect yourself: Track your ordered packages, and once notified that an item has been delivered, bring it inside immediately.

Travel Scams - In holiday travel scams, fraudsters offer vacation package trips at rock-bottom prices. Then, they disappear once the victim has paid.

Protect yourself: Research any travel agency you're using and be wary of sites and ads containing poor grammar and/or lots of spelling mistakes.

Romance Scams - In this scam, a love interest will build a relationship with an unsuspecting target, and then ask the victim for funds.

Protect yourself: Be wary of quick-building relationships and do a reverse-image search on new love interests. Also, never wire money to an unverified contact.

Don't let scammers be the grinch this Christmas. Stay safe!

IT'S TIME TO LOVE WHERE YOU WORK



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/



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

Do you have 'find a job I love' on your resolutions list? 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
- Member Solutions Rep.
- Electronic Service Manager
- Financial Services Rep.

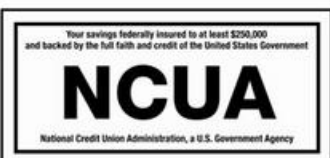
WANT TO WIN \$25.00?

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:

Brian M.!

*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 1/15/2024.



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