



2023 ANNUAL REPORT



FREEDOM AWAITS

HISTORY

Freedom Federal Credit Union began 71 years ago, in 1953, as MATCOM Federal Credit Union. The Credit Union started in Baltimore and later moved to Harford County in support of the Edgewood Arsenal, (which became part of Aberdeen Proving Ground). We received our Harford County community charter in 1999 and changed our name to Freedom Federal Credit Union in 2000. In 2020, Freedom expanded our community charter to include Baltimore County. Today, Freedom serves individuals who live, work, worship, volunteer, attend school, or have family in Harford and Baltimore County. We also support local businesses with savings, checking, loans, and other business services. We're proud to call Harford and Baltimore County home, and to continue to support both local consumers and businesses for all of their banking needs.

MISSION

To be a trusted partner by creating a culture of *people helping people* that meets the needs of our members and the communities we serve.

VISION

Offer financial opportunity, choice, and value while building relationships that provide a memorable experience in the lives of our members and the communities we serve.

THE FREEDOM ADVANTAGE

Freedom Federal Credit Union is different from other financial institutions. Sure, we offer the same financial services that banks do, but it's how we are different that really matters. Here are some of the ways we structure ourselves to always put you, our members, first.

MEMBER-OWNED

Freedom is owned and controlled by its members. Each and every member owns a part of the Credit Union. Your opinion matters. Your vote counts. You elect a volunteer Board of Directors to manage us.

FOR PEOPLE – NOT-FOR-PROFIT

Freedom operates to promote the well-being of our members. We are a not-for-profit organization, which means we reinvest any profits we make back into the organization. That allows us to provide higher savings rates, lower loan rates, less or no fees, better technology, and enhanced services – all while supporting the Harford and Baltimore County communities where we live and work.

COMMUNITY SUPPORT

Freedom believes in a strong connection with the communities we serve. Through financial education, donations, sponsorships, scholarships, workplace partnerships, and volunteerism, Freedom is committed to keeping Harford and Baltimore County communities strong.



BOARD OF DIRECTORS

Lisa Ermatinger
Chair

Benjamin Casole
Treasurer

Michael Kaiser
Director

Richard Gerety
Vice Chair

Ronnie Davis
Director

Aaron Piccirilli
Director

George Heidelmaier
Secretary

SUPERVISORY COMMITTEE

Deborah Bloom
Chair

Jim Church, Jr.
Secretary

Alma Talbert
Member

EXECUTIVE LEADERSHIP

Michael MacPherson
President and CEO

Carmen David Mirabile
Senior Vice President, Growth Strategies

Michele Young
Executive Vice President
Chief Operating Officer

Michael Ostrowski
Senior Vice President, Lending

Keith Gill
Chief Financial Officer

Clarence Campbell
Senior Vice President, Member Services

Colleen Cashill
Senior Vice President,
Organizational Development

Robert Wehland
Senior Vice President, Business Banking



CHAIR REPORT



Milestones beckon us to reflect on our past, take measure of ourselves, and make resolutions for our future. 2023 marked Freedom Federal Credit Union's 70th anniversary – that's

seven decades of helping others achieve their milestones, their dreams, and their financial freedom.

Financial freedom comes in many forms – it is in your first car and in your first home, it is in your first paycheck and it's in becoming your own boss, it is going to college and seeing your child graduate. It is in becoming debt-free, achieving your savings goals, and preparing to live your best life in retirement. What awaits a person when they decide to become a member of Freedom Federal Credit Union? Freedom awaits.

Our journey, now 71 years strong, reflects unwavering determination and commitment to making sure our members and our communities are set up for success. From our early days of serving the Edgewood Arsenal, we have evolved into a premier financial institution serving all of Harford and Baltimore County with nearly 33,000 members and \$435.1M in assets. In 2023, Freedom remained a strong, secure financial institution, well-positioned, and well-capitalized to serve our growing membership now and in the future.

While we demonstrated robust financial performance, equally significant, is our ongoing commitment to fostering a secure

and dependable financial institution. We remain dedicated to meeting and nurturing the unique needs of each of our valued members, ensuring their financial well-being remains our top priority.

In January 2023, Freedom announced the establishment of *The Freedom to Help Foundation*, the non-profit arm of Freedom intended to further our commitment to community support and to give back to the people, the organizations, and the communities we serve within Harford and Baltimore County.

The mission of the Foundation is to enrich the communities we serve, empower individual success through education, provide resources for health and wellness, and to support our military and their families. Since its establishment, *The Freedom to Help Foundation* has provided over \$220,000 of financial support to over 80 organizations within Harford and Baltimore County in the form of sponsorships, grants, donations, and scholarship programs. I invite all of Freedom's business and community partners, members, and employees, to take part and join us in our philanthropic initiatives.

I want to extend my heartfelt gratitude to each one of you for your unwavering support in aiding Freedom to uphold its commitment to "people helping people." Special appreciation goes to my fellow members of the Freedom Board, the Leadership Team, and the Supervisory Committee for their dedicated service. Their time, commitment, and steadfast dedication to prioritizing the best interests of our members, the communities we serve, and the Credit Union are incomparable.

My sincere gratitude also goes out to each of our Freedom employees for always prioritizing our members' needs and demonstrating outstanding service every day.

Last, but not least, I express my deepest thanks to you, our loyal members, for entrusting us with your financial wellness and your confidence in allowing us to serve you. Your ongoing support is instrumental in our shared journey towards financial well-being and community impact.

Amid accolades like being named "Best Financial Institution" and "Best Mortgage Lender" by Harford County Living Magazine, we go forward with confidence that we are a superior choice to meet all of our members' financial needs, and are optimally positioned to provide best-in-class financial products and services to everyone in the communities we serve. When you call upon us in your times of need, change, and growth, Freedom Federal Credit Union is waiting for you.★

Respectfully submitted,

Lisa Ermatinger
Chair



DEPOSITS

\$375.5M IN SHARE DEPOSITS

VEHICLE LOANS

1,297 VEHICLE LOANS FUNDED

\$48.9M IN FUNDED VEHICLE LOANS

HOME LOANS

228 HOME LOANS FUNDED

\$2.5M IN HOME PURCHASES FUNDED

\$3.4K IN HOMES REFINANCED

\$4.3M IN HOME EQUITY LOANS FUNDED

\$7.7M IN HOME EQUITY LINES OF CREDIT EXTENDED

CONSUMER LOANS

967 UNSECURED CONSUMER LOANS FUNDED

\$4.4M IN ANYTHING LOANS FUNDED

\$3.2M IN DEBT CONSOLIDATION LOANS FUNDED

\$3.3M EXTENDED IN VISA® CREDIT CARDS AND LINES OF CREDIT

BUSINESS BANKING

87 BUSINESS LOANS FUNDED

\$12.3M IN BUSINESS LOANS FUNDED



PRESIDENT/CEO REPORT



We are told change is good, and while I believe that's true in many cases, I also believe some things shouldn't change ... like the culture at Freedom.

For 71 years, our focus has been on the member and employee experience; it is this unwavering dedication that has been the cornerstone of our identity and success. As we navigate through evolving markets and technologies, it's imperative that we hold onto the values and practices that have defined us.

Keeping our culture intact doesn't mean resisting progress; rather, it means ensuring that every innovation, every decision, enhances the community and family spirit that makes Freedom unique. It's about maintaining the essence of who we are while steering towards the future, ensuring that we continue to be a place where both members and employees feel valued, heard, and essential to our journey.

People helping people has long been a catch phrase of the Credit Union Movement, so it's not unique to Freedom, but how we put that into practice, how we make that real as best we can every day, is where we distinguish ourselves.

FINANCIALS

Freedom achieved solid financial performance in 2023, demonstrating consistent and steady progress. Our initiatives and efforts have laid a strong foundation for future growth, highlighting our commitment to maintaining financial health.

In 2023, our Credit Union achieved a NET INCOME of **\$1.9M**.

ASSETS REACHED **\$435.1M** by year's end, with **\$375.5M** IN DEPOSITS.

Throughout 2023, Freedom funded 3,336 LOANS for 2,151 members, a LOAN VOLUME OF **\$96.4M**.

We also WELCOMED **3,300** NEW MEMBERS to Freedom in 2023, which included new members from both Harford and Baltimore County. We look forward to building their trust and cultivating these relationships.

Our CAPITAL RATIO remained strong, exceeding regulatory requirements at **8.38%**.

We allocated nearly **\$15M** IN MORTGAGE AND HOME EQUITY LOANS and provided 1,297 members with nearly **\$50M** IN AUTO LOANS.

Finally, we further supported the Harford and Baltimore County business sectors with **\$12.3M** IN BUSINESS LOANS to 87 local enterprises.

What's perhaps worth more than these figures, is our commitment to community engagement, which allowed us to contribute over **\$220,000** to more than 80 local organizations through various charitable efforts. That is why I like to say that doing good is more important than doing good business.



WHAT AWAITS

In the ever-evolving landscape of finance, change can be very good. And when a true opportunity for growth and improvement comes along, it is our duty to seize it. In 2024, Freedom began an exciting journey of collaboration and expansion as we seek to merge with Atlantic Financial Federal Credit Union.

This merger represents a new chapter filled with endless possibilities, where we can better serve our members and community.

Embracing this growth is exciting; we see it as a chance to elevate and expand our services, deepen our impact, and strengthen our bonds with our members and employees. Together, we will continue to uphold our core values while exploring innovative ways to enhance the financial well-being of everyone we serve.

We are looking forward to the bright future ahead, where every step we take is guided by our commitment to excellence and our unwavering dedication to our community.

In closing, I want to express my gratitude to each and every member of our Freedom family. Your unwavering commitment and loyalty have been the driving force behind our success, and for that, I am truly thankful. As we continue to grow and evolve, remember that the more you do with us, the more we can do for our shared community.

Together, we will navigate the future with confidence, knowing that our collective efforts will make a meaningful difference in the lives of those we serve. Thank you for your continued trust and support.★

Respectfully submitted,



Michael MacPherson
President and CEO



THE FREEDOM TO HELP FOUNDATION

In 2023, Freedom's dedication to fostering positive change in our communities continued to flourish. We expanded our commitment to philanthropy with the launch of *The Freedom to Help Foundation*, a 501(c)(3) nonprofit. This foundation elevates our ability to support our communities, offering increased avenues for charitable giving. Moreover, it invites participation from our members, business associates, and employees, amplifying our impact collectively. Through this initiative, we aim to achieve even greater strides in addressing the needs of those we serve.

The Freedom to Help Foundation has already supported dozens of impactful local initiatives, including education resources, expanded health services, support for disadvantaged communities, and so much more. Our collaborative efforts with community partners and volunteers enabled us to extend our reach and make a meaningful difference in the lives of individuals and families facing various challenges. As we move forward, we remain committed to leveraging our resources and expertise to create positive change and build a brighter future for all.★



COMMUNITY IMPACT

Freedom has always been about people, not profit. And part of that focus of *people helping people* is being closely involved in the communities we serve. Through volunteering, financial support, financial education, and educational scholarships, Freedom is ingrained in the community, however and whenever we are needed. In 2023, we:



SHREDED 17,000+

pounds of paper over two Community Shred Days that protected the information of approximately 300 families and small businesses.

AWARDED \$8,000

to Harford and Baltimore County Educators through our Golden Apple Scholarship Awards program.



EMPLOYEES VOLUNTEERED 1,000+

hours to support community initiatives.



FUNDED \$220,000+

in community support to over 80 organizations through sponsorships, scholarships, donations, and other financial support within Harford and Baltimore County communities.

PLEGGED \$50,000

to the Harford Community College Foundation for their new Chesapeake Welcome Center, designed to be a front door or first stop for students and visitors. The lobby will be named after Freedom Federal Credit Union.



DONATED 500+

books for new classroom libraries for 21 schools and 47 new 3rd through 5th grade teachers.



FREEDOM TO HELP AWARD

Freedom launched the first annual Freedom to Help Award to bring more focus to the individual volunteers shaping our community for the better. Twelve deserving finalists were recognized.



FINANCIAL EDUCATION

taught dozens of seminars to schools throughout Harford and Baltimore Counties, to military personnel and their families at Aberdeen Proving Ground, and to Harford and Baltimore County Workplace Partners.

COMMUNITY AND FINANCIAL SUPPORT



Freedom awarded \$8,000 in grant funds to our 2023 Golden Apple Education Award recipients (L to R): Christina Polsinelli, Colleen Cornacchione, Kevin Sams, Diane May, and Lisa Perry. Not pictured: Don Heiderman, Stacey Durkovic and Sarah O'Donnell.



Spooky Season brought out the best in us! Freedom participated in multiple 'Trunk-or-Treat' events in Harford and Baltimore County.



Freedom Team Members dropped off donations to the Community Assistance Network (CAN) – Donations were collected in our branches and assembled by Freedom volunteers.



We celebrated the Groundbreaking of Harford Community College's new Chesapeake Welcome Center. The lobby of the future Welcome Center has been named after our organization!



Freedom sponsored two scholarships through the Harford County Chamber of Commerce. (L to R): HCPS Superintendent Sean Bulson, Lisa Snodgrass (FFCU), Mike MacPherson (FFCU), Scholarship Recipient Lena Leung (STEM Major), Michele Young (FFCU), Council President Pat Vincenti



Freedom partnered with The Highlands School for their "BIG EVENT". The event included a 5K, a 1-mile fun run, a pickleball tournament, and a golf tournament! Pictured: Claudia Nachtigal, Head of School, The Highlands School



We honored HCPS Staff who have devoted 5, 10, 20, 30 and 40 years of service to the students of Harford County Public Schools during the HCPS Annual Service Recognition Program, sponsored by Freedom.



Freedom partnered with the Community Assistance Network (CAN) on several support initiatives throughout 2023. One of our partnerships included treating their amazing employees to pizza!



Freedom's Director of Business Development, Lisa Snodgrass, was honored as The Chosen Community Development Corporation's Businesswoman of the Year during their Women's History and Recognition Program.



In collaboration with Harford Community College, Freedom sponsored and ran the #MyFightingOwlsFreedom social media contest, encouraging participants to share their stories of freedom and personal growth at Harford Community College. Our contest winners were Lisa Belcher, Dr. Lisa Tittle, and Laura Burke.



Freedom once again sponsored the Patriot Program throughout Harford County elementary schools. We were honored to attend the award ceremonies at each school, including this one at Red Pump Elementary!



In partnership with the Empty Stocking Fund, Freedom volunteers gathered to assemble Christmas bags from Santa filled with donated toys, books, and clothing for local families in need of support for the holidays.

SUPERVISORY COMMITTEE REPORT



The Supervisory Committee serves as an independent representative of Freedom's members, as mandated by The Federal Credit Union Act. The major purpose of the Committee is to protect and safeguard Freedom members' assets. The Committee monitors internal controls, guards against loss, detects areas of fraud and errors, and promotes effectiveness and efficiency of operations. The Committee ensures laws, regulations, and internal policies and procedures are established according to established laws, and carried out faithfully. Freedom's Senior Management and staff, the Supervisory Committee, and Yount, Hyde, & Barbour, P.C. (YHB), the outside certified public accounting (CPA) firm, as well as an internal audit firm, work together to provide a strong control function, as well as ensure members receive the best possible service.

YHB performs an annual audit of the Credit Union's financial statements in accordance with generally accepted auditing standards. The internal audit firm administers a comprehensive risk assessment and internal audit program, and reports findings to the Committee to ensure compliance with procedures, policies, and federal laws and regulations. Freedom Senior Management and staff interact with YHB, the internal audit firm, and the National Credit Union Administration (NCUA) examiners in executing the various audit objectives.

In 2023, the Committee reviewed and acted upon all procedural concerns, addressed all personnel and member problems that arose during the year, and

took appropriate action to resolve issues. The Committee periodically examined Freedom's financial reports and related statements during 2023. YHB performed the Verification of Member Accounts and conducted the 2023 External Annual Audit for the Supervisory Committee in January of 2024. The financial report, as presented in this Annual Report, is extracted from that audit.

This Annual Audit Report (as of December 31, 2023) contains no reportable conditions. It is the opinion of the Supervisory Committee that the affairs of Freedom Federal Credit Union are being managed responsibly.★

All comments and concerns should be sent to:

Supervisory Committee
Freedom Federal Credit Union
2019 Emmorton Road
Bel Air, MD 21015
(Please do not send payments to the Supervisory Committee.)

Respectfully submitted,

Deborah Bloom, Chair
Jim Church, Jr., Secretary
Alma Talbert, Member



REPORT OF INDEPENDENT AUDITORS ON SUMMARY FINANCIAL STATEMENTS

OPINION

The summary financial statements, which comprise the summary balance sheets as of December 31, 2023 and 2022, and the summary statement of income for the years then ended, are derived from the audited financial statements of Freedom of Maryland Federal Credit Union as of and for the years ended December 31, 2023 and 2022. We expressed an unmodified audit opinion on those audited financial statements in our report dated April 4, 2024.

In our opinion, the accompanying summary financial statements of Freedom of Maryland Federal Credit Union as of and for the years ended December 31, 2023 and 2022, referred to above are consistent, in all material respects, with the audited financial statements from which they have been derived, on the basis described in Note 1 of those audited financial statements.

SUMMARY FINANCIAL STATEMENTS

The summary financial statements do not contain the statements of comprehensive income, changes in members' equity, cash flows, and all the disclosures required by accounting principles generally accepted in the United States of America. Reading the summary financial statements and the auditor's report hereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

EMPHASIS OF MATTER

As discussed in Note 1 and Note 3 to the audited financial statements, the Credit Union adopted Financial Accounting Standards Board Accounting Standards Update 2016-13, "Financial Instruments-Credit

Losses (Topic 326), Measurement of Credit Losses on Financial Instruments" effective January 1, 2023. Our opinion is not modified with respect to this matter.

RESPONSIBILITY OF MANAGEMENT

Management is responsible for the preparation of the financial statements in accordance with the criteria described in Note 1 to Freedom of Maryland Federal Credit Union's audited financial statements.

AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with auditing standards generally accepted in the United States of America. The procedures consisted principally of comparing the summary financial statements with the related information in the audited financial statements from which the summary financial statements have been derived and evaluating whether the summary financial statements are prepared in accordance with the basis described in Note 1 to the audited financial statements.

Yount, Hyde & Barbour, P.C.

Baltimore, Maryland
 April 04, 2024



8100 Sandpiper Circle, Suite 308, Baltimore, Maryland 21236
 Phone: 443.725.5074 • Website: YHBcpa.com



SUMMARY BALANCE SHEETS

December 31, 2023 and 2022

ASSETS

	2023	2022
Cash and cash equivalents	\$ 26,521,890	\$ 22,739,126
Loans to members, net of allowance for credit losses of \$2,864,733 in 2023 and \$1,327,530 in 2022	373,553,770	381,065,859
Investment securities available for sale	16,318,534	18,286,394
Federal Home Loan Bank stock	1,067,200	545,700
National Credit Union Share Insurance Fund deposit	3,663,512	3,680,356
Perpetual contributed capital	1,367,927	1,367,927
Accrued interest receivable	1,246,043	1,048,193
Property and equipment	4,146,176	4,063,814
Foreclosed real estate	182,471	-
Prepaid expenses and other assets	6,283,487	6,032,020
Total assets	<u>\$ 434,351,010</u>	<u>\$ 438,829,389</u>

LIABILITIES AND MEMBERS' EQUITY

Liabilities		
Members' share accounts	\$ 375,488,178	\$ 389,621,307
Federal Home Loan Bank advances	16,000,000	8,000,000
Accrued expenses and other liabilities	8,500,231	8,050,477
Total liabilities	<u>399,988,409</u>	<u>405,671,784</u>
Members' equity		
Undivided earnings	35,708,333	34,918,350
Accumulated other comprehensive loss	(1,345,732)	(1,760,745)
Total members' equity	<u>34,362,601</u>	<u>33,157,605</u>
Total liabilities and members' equity	<u>\$ 434,351,010</u>	<u>\$ 438,829,389</u>

SUMMARY STATEMENTS OF INCOME

For the Years Ended December 31, 2023 and 2022

INTEREST INCOME

	2023	2022
Interest on loans	\$ 19,144,030	\$ 15,925,947
Interest on investments	1,390,051	515,037
	<u>20,534,081</u>	<u>16,440,984</u>

INTEREST EXPENSE

Dividends on members' shares	3,355,419	1,539,915
Borrowings	501,498	79,725
	<u>3,856,917</u>	<u>1,619,640</u>
Net interest income	16,677,164	14,821,344

PROVISIONS FOR CREDIT LOSSES

Net interest income after provisions for credit losses	<u>1,871,439</u>	<u>743,792</u>
	<u>14,805,725</u>	<u>14,077,552</u>

NON-INTEREST INCOME

Card services	1,597,710	1,607,597
Share account fees	830,606	764,274
Gain on sale of loans	-	229,216
Other	564,523	593,376
	<u>2,992,839</u>	<u>3,194,463</u>

NON-INTEREST EXPENSE

Compensation and benefits	7,933,845	7,234,598
Office occupancy	1,175,077	1,064,674
Office operations	997,942	965,709
Education and promotion	665,874	661,813
Loan and card servicing	1,486,727	1,665,245
Data processing and professional services	2,750,798	2,615,783
Other	898,478	708,615
	<u>15,908,741</u>	<u>14,916,437</u>
NET INCOME	<u>\$ 1,889,823</u>	<u>\$ 2,355,578</u>

These summary financial statements do not constitute a complete presentation. The complete set of audited financial statements, including the statements of comprehensive income, changes in members' equity, and cash flows, and the notes to the financial statements, are available at the Credit Union office during normal hours of operation.



MEMBERS' REMARKS ABOUT FREEDOM

"The A++ professionalism, courteousness, helpfulness, and general air of "family" just makes it always feel like "coming home". Kudos to Freedom."

– RYAN W.

"Freedom makes you feel like there is hope for us in this crazy world. They make you realize there are still good people to deal with."

– SUSAN S.

"I'm switching all my accounts to Freedom after we met with one of their staff. Very professional, polite, and knowledgeable – exactly what I needed to solve my issues."

– MARK A.

"I am in the branch weekly and everyone is so welcoming and kind. I recommend Freedom to everyone that will listen."

– ERICA G.

"I always get knowledgeable tellers and they perform my request with the utmost respect. Thank you."

– AMELIA S.

"I would just like to thank Freedom Federal Credit Union as a whole, for giving me a chance when no one else did."

– SCOTT P.

"Joining this credit union is one of the best decisions I've made in years!"

– MADELINE C.

"Very simple, the people that work at Freedom Federal Credit Union are second to none and make all of the difference. I truly see the staff as my friends, not just folks that are rendering a service, these are people that care. They are on a mission to provide EXCELLENCE and establish genuine RELATIONSHIPS. I can truly say that I am proud to be a member of Freedom Federal Credit Union."

– CHRISTOPHER G.

"My experience as a new member of FFCU was so far above and beyond all of my other loan experiences – the staff member was exceedingly responsive, openly communicative, and easy to work with start-to-finish. I haven't even had the loan in place for 10 days yet and have already referred one friend and two clients to Freedom. Superb."

– MATTHEW G.

"The Freedom team is knowledgeable, professional, and friendly. My experience with them has always been a positive one, and they know me by name."

– ALLEN F.

"I feel that Freedom employees treat me like family."

– RICHARD B.

"I would recommend Freedom Federal Credit Union to anyone who asks me about banking."

– DEBORAH W.

"Quick, easy, and friendly."

– THOMAS A.

"I have had no problems whatsoever with Freedom Federal Credit Union."

– SHIRLEY M.

"As always, I was treated great, it was speedy, and I really enjoyed my visit. Could not have been better."

– CONSTANCE C.

"Staff are consummate professionals and very personable."

– JAMES V.

"Freedom has been very good to me and the needs of my family."

– KEVIN C.

"Freedom is great to work with; they make banking easy again."

– ERIC S.



"I recently recommended Freedom FCU to a family member over another credit union I belong to because of Freedom's staff and how friendly and interactive everybody is there!"

– CRAIG L.

"Every time I walk through the doors ... I feel like I'm the only person there ... even when I have to wait my turn!!!!"

– ANTHONY H.

"One of the best, if not the best, loan experiences I have ever had."

– KENNETH T.

"Freedom's team members are always professional and offer exemplary service."

– TIMMY R.

"Your organization has some of the best employees in the business. That's what keeps me there and I will be a life member."

– TOM S.

BRANCHES

EDGEWOOD BRANCH

8213 Hoadley Road
Building E 5002
Gunpowder, MD 21010

FOUNTAIN GREEN BRANCH

1304 E. Churchville Road
Bel Air, MD 21014

PARK AVENUE BRANCH

2019 Emmorton Road
Bel Air, MD 21015

FOREST LAKES BRANCH

1990 Rock Spring Road
Forest Hill, MD 21050

HONEYGO BRANCH

5000 Honeygo Center Drive
Perry Hall, MD 21128

SWAN CREEK BRANCH

2025 Pulaski Highway
Havre de Grace, MD 21078

CONTACT US

MAILING ADDRESS:

P.O. Box 1545
Bel Air, MD 21014

CONTACT CENTER:

800-440-4120
TDD: 410-676-9584

E-MAIL:

memberservice@freedomfcu.org

WEBSITE:

freedomfcu.org



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