

Member Newsletter

JUNE 2024



IN THIS EDITION...

- Any...Dream - Apply for an Anything Loan!
- Golden Apple Award: Submissions Closed
- The Kelly Group: Compare Leasing a Car With Buying
- 5 Ways to Heat Up Your Savings This Summer
- Enter to Win an e-Gift Card

...And more!

Connect With Us on Social Media!



800.440.4120
freedomfcu.org

HCPS PARTNERS WITH FREEDOM TO HONOR STAFF REACHING MILESTONES OF SERVICE



Last month, Freedom Federal Credit Union partnered with Harford County Public Schools in support of the HCPS Annual Employee Service Recognition. This program recognized 617 employees who reached 5, 10, 20, 30, and 40 years of service in the 2023-2024 school year.

Freedom has been the sole sponsor of the HCPS Service Recognition Program for the last 12 years with an annual donation used to fund a recognition dinner and provide honorees with a special gift.

Click the link below to read more about this event and the honorees!

[READ MORE](#)

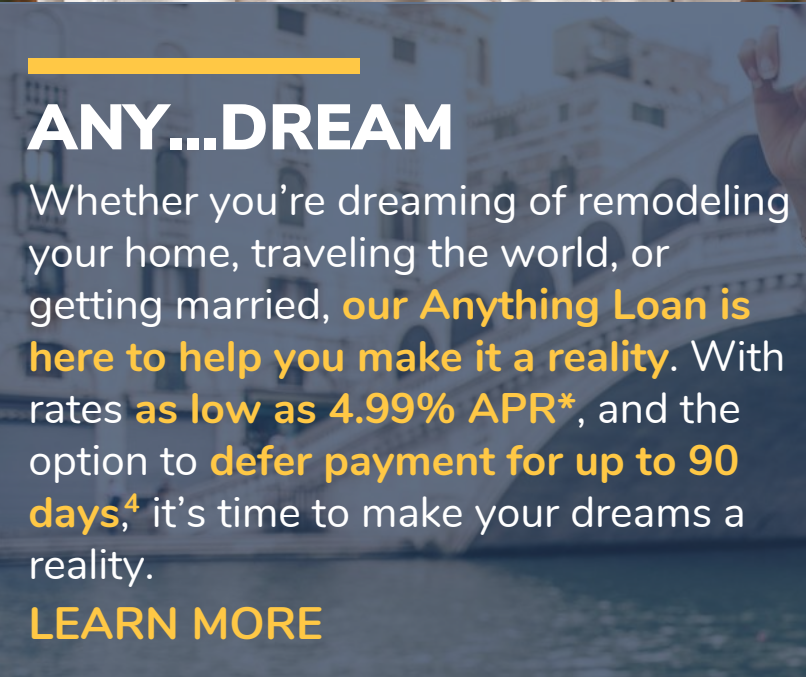


REWARD YOURSELF

With a Platinum Rewards Visa Credit Card

Earn more with a Platinum Rewards Visa Credit Card from Freedom!¹ Now featuring... **4X the Points on Video Streaming Subscriptions,**² and a **BONUS of 2,500 Points with your First Transaction.**³

LEARN MORE AND APPLY



ANY...DREAM

Whether you're dreaming of remodeling your home, traveling the world, or getting married, **our Anything Loan is here to help you make it a reality.** With rates **as low as 4.99% APR***, and the option to **defer payment for up to 90 days,**⁴ it's time to make your dreams a reality.

LEARN MORE



*APR = Annual Percentage Rate. 1 With every purchase, you earn CURewards points—three points on restaurants and take out, 2 points on gas and groceries, and 1 point on all other purchases per dollar spent —redeemable for cashback, merchandise, travel discounts, or gift certificates. Redeem points online at www.curewards.com. 2 For video streaming subscriptions- earn four points for every dollar spent. Subscriptions must match category criteria. If the category information does not match, adjustments to point earnings cannot be made manually. This promotion is an ongoing promotion and is subject to change at any time. 3 1,000 bonus points awarded at account opening and 1,500 points bonus points awarded at first retail charge. All rates are subject to change. 4.99% rate is with automated payment and e-Statement enrollment, and is based on 36-month term, \$500 up to \$30,000. Effective date is June 1, 2024. Some restrictions may apply. Rates available on approved credit. Not all applicants will qualify for the lowest rate. 4 First payment may be deferred for up to 90 days. Interest will continue to accrue from the date of loan disbursement. Not all applicants will qualify for the 90-day deferred payment. Certain restrictions apply. Speak with a representative for complete details. Federally insured by NCUA

THE 2024 GOLDEN APPLE EDUCATOR AWARDS

Thank you to everyone who submitted for our 2024 Golden Apple Educator Awards! We received a record number of entries, and look forward to announcing our recipients soon.

If you're interested in learning more about our Golden Apple Program, please visit [our website](#).

YOUR SMALL-TOWN DOCTOR OF FINANCIAL PLANNING SAYS: NEED A NEW CAR? COMPARE LEASING TO BUYING

You may have noticed that the average price for new vehicles has jumped considerably in recent years. So, it's never been more important to shop carefully. In some situations, leasing a vehicle may be more affordable option than buying. Here is a brief description of the advantages for each option.

Advantages of buying a vehicle (overview from full article):

- You own it (at least once any loan is paid off).
- You don't have to worry about mileage limits with a purchase.
- You don't have to worry about having to pay the leasing company for excessive wear and tear on the car, or those nasty scratches and dents.
- The longer you keep the car, the more you save versus a lease (depending on maintenance and repair costs).

Advantages of leasing a car (overview from full article):

- Your monthly lease payments may be lower than loan payments.
- Leases generally run about 2-4 years.
- Most leased cars are covered by the manufacturer's warranty for the duration of the lease.
- If you lease for business use, you may be able to deduct the lease payments as a business expense.

In summary, in what situations should you consider leasing versus buying? The answer is "it depends".

In any event, whether buying or leasing, shop wisely, negotiate, and carefully compare the short term and long-term costs of each option.

READ FULL ARTICLE ON WEBSITE

This article is brought to you by The Kelly Group. The Kelly Group's experienced and dedicated Team of professionals provide a variety of financial planning and management services, all with one aim in mind: to help you and your family achieve your financial goals. [Learn more about TKG on our website.](#)



5 WAYS TO HEAT UP YOUR SAVINGS THIS SUMMER

The summer temps can send your energy bill soaring sky-high.

Here are a few tips to keep your wallet from sweating it...

1. Have your HVAC system professionally inspected: Having an HVAC professional check for leaks and other issues helps ensure it's working optimally.

2. Plant some trees: Have abundant sunshine pouring into your home? Consider planting a tree or bush to block some sunlight and lower your utility bills.

3. Get smart: Use technology to bring down your energy costs. Program or control your thermostat from a connected device while you are away.

4. Time your chores: Using large appliances, like a washing machine and dishwasher, can add extra heat to your home, especially if you live in a small space. Use these machines after dark, when it's generally cooler outside.

5. Get grilling: Keep the house cooler by doing your cooking outside whenever possible.

Stay cool out there!



WEBINAR SERIES

Get ready to engage, learn, and grow with Freedom Federal Credit Union! Join us for our monthly financial education webinars, designed to empower you with the knowledge you need to thrive financially. Up next...

Small Business Snowball Webinar - July 11th, 2024, 7PM - FREE Virtual Event



ARE WE FRIENDS YET? FIND US ON SOCIAL MEDIA!

Get social with Freedom! Freedom's social channels are THE place to go for credit union and community news.

If you haven't already, be sure to 'like' our **Facebook page** and follow us on **TikTok** and **Instagram**.

Check back often or turn on post notifications to make sure you don't miss an update! We heard a rumor that a certain summer contest may be making a comeback next month...



— THE FREEDOM TO HELP FOUNDATION —

'LET'S MAKE A CHANGE TOGETHER'

The Freedom to Help Foundation's Mission 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.

Established in January 2023, TF2HF has been busy providing much needed financial support to over 80 organizations throughout Baltimore and Harford County!

If you would like to support the work that The Foundation is doing in our local communities, please visit our website, or click the link below to donate. Your support enables us to expand our resources and continue making a profound difference in the communities we call home.

[DONATE HERE](#)

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:

Susan S.!

*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 7/15/2024.



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BRANCHES

For hours and ATM info, visit [freedomfcu.org](#)

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Forest Lakes

1990 Rock Spring Rd
Forest Hill, MD 21050

Swan Creek

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Havre de Grace, MD
21078

Fountain Green

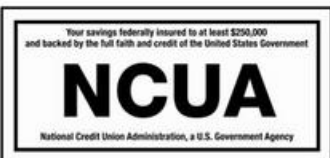
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Gunpowder, MD 21010
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Base personnel and visitors.*

Honeygo

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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](#).