

Member Newsletter

JULY 2024



IN THIS EDITION...

- What Could You Do With \$5000?
- Help Us Stuff the Bus!
- Stay Alert: Political Fundraising Scams
- Affordable Housing Grants
- #SummerofFreedomFCU is BACK

...And more!

Connect With Us on Social Media!



800.440.4120
freedomfcu.org



FREEDOM ROCKS
'24

Join Freedom Federal Credit Union on November 16th for our first major fundraiser, **Freedom Rocks '24 Bull and Shrimp Roast in Support of The Freedom to Help Foundation**. At Freedom Rocks '24, you'll enjoy an evening of great fun, food, drinks, and music, including your favorite songs from the greatest bands of the '70s, '80s, and '90s.

All proceeds benefit The Freedom to Help Foundation. The 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.

[LEARN MORE](#)



WHAT COULD YOU DO WITH AN EXTRA \$5000?

The Credit Union Give Back Sweepstakes is coming to Freedom, and we're excited to give you an opportunity to win!

Participating is simple: Use your Freedom Federal Credit Union Debit Card or Platinum Rewards Visa Credit Card a minimum of four times per week from now to October 27, 2024 and you will receive one entry into the sweepstakes (4 eligible purchases = 1 entry).

See the [Official Rules](#) for weekly entry limitations and info on how to enter without making a purchase of any kind.

Keep in mind that the more entries you collect (as mentioned above), the higher your chances become of joining the ranks of our 20 prize winners! Stay tuned for the monthly winners announcement during the sweepstakes period.

LEARN MORE

*No purchase, entry fee, credit or debit card usage of any kind necessary to enter or win. Open to Rewards Program cardholders, who are legal residents of 50 US, DC & PR, 18 or older. Sweepstakes has four separate entry periods with end dates of 8/4/24, 9/1/24, 9/29/24, 10/27/24. Void Where Prohibited. Subject to complete Official Rules with free entry method.

DONATE SCHOOL SUPPLIES HERE



HELP US STUFF THE BUS

It's that time of year once again. Freedom is collecting school supplies, and donating couldn't be easier.

Each Freedom branch has a donation box, so feel free to select any items from the list below to drop in the box on your next visit.

Thank you for helping us provide local students with the supplies they need for academic success!

With your generous support, we can give our most vulnerable students the educational tools they need to succeed in school.

July 15 - September 20

PLEASE CONSIDER DONATING THE FOLLOWING NEW ITEMS

- Backpacks
- Binders (1 & 2-Inch)
- Binder Pencil Pouches
- Colored Pencils (12 Count)
- Composition Books
- Crayons (24 Count)
- Erasers (Cap & Pink)
- Glue (Bottles & Sticks)
- Hand Sanitizer (16 oz)
- Highlighters
- Index Cards
- Markers (Dry Erase, Washable, & Permanent)
- Mechanical Pencils
- Notebook/Filler Paper
- Paper (Copy, Construction & Graph)
- Pencils
- Pencil Boxes
- Pencil Sharpeners
- Pocket Folders
- Rulers
- Scissors
- Spiral Notebooks
- Sticky Notes
- Storage Zippered Bags
- Tissues & Wipes

Monetary and registry donations are accepted at www.bit.ly/harfordtoolsforschools



POLITICAL FUNDRAISING SCAMS

The Better Business Bureau (BBB) is warning of an uptick in political fundraising scams seeking to collect donations allegedly going toward a candidate's campaign or specific cause. Here's all you need to know about political fundraising scams:

How the scams play out

In a political fundraising scam, the victim receives a call from someone claiming to be collecting money for a political candidate or cause. The scammer is aggressive and demanding until the victim agrees to make a donation. They will also insist on immediate payment. The victim, not recognizing the scam, willingly donates money — which goes directly into the scammer's pockets.

In another variation of this scam, the victim is targeted by a bogus online ad, text, or email. After clicking on the ad or embedded link, the victim is directed to donate funds. Here, too, the money goes directly to the scammer.

Red flags

To spot a political fundraising scam, be on the lookout for these red flags:

- Fundraising request has grammatical errors and spelling mistakes.
- Call or text urges voter to make an immediate donation.
- Call, text, or email insists on payment by specific means, such as wire transfer or prepaid debit card.
- Email is sent from an insecure domain.
- Email is sent from a domain that does not have a legitimate online presence.

If you'd like to donate

If you'd like to make a donation to your favored campaign or cause, follow these tips:

- Donate directly on the candidate or cause's official website.
- Never make a donation on a website that has an insecure address.
- Be cautious of phone solicitations for donations.
- Research any cause you'd like to donate to by researching FEC.gov or the Center for Responsive Politics.
- Don't donate to a cause that does not ask for your citizenship status.
- When donating funds, it's best to use a credit card.

If you spot a scam

The FBI urges all citizens to report any election scams to a local FBI field office as soon as possible.

This election season, vote no for scams!



LOOKING FOR A SMARTER WAY TO PAY FOR COLLEGE?

We've Got You Covered

Freedom has partnered with Sallie Mae to offer Student Loan options that are designed specifically for you.* It's time to invest in yourself and your dreams!

[LEARN MORE AND APPLY](#)

ANY...CHANGE

Life changes can be exciting and challenging. **Our Anything Loan is here to help you with your next chapter.**

With rates **as low as 4.99% APR¹**, and the option to **defer payment for up to 90 days²**, you'll be ready to take on... well... anything.

[LEARN MORE](#)



*These loans are made by Sallie Mae Bank or a lender partner. Freedom Federal Credit Union is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customer.

1 APR = Annual Percentage Rate.

2 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. 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

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 your down payment and/or closing costs.

[LEARN MORE AND SEE IF YOU ARE ELIGIBLE](#)

#SUMMEROFF FREEDOMFCU

ENTRIES ACCEPTED UNTIL AUGUST 16TH, 2024



#SummerofFreedomFCU is back for another year of fun in the sun, and entries will be accepted through August 16th, 2024.

Stop by any Freedom branch to grab your FREE sunglasses, then submit your photo OR short-form (15-60 seconds) video featuring your new shades to 'enter@freedomfcu.org' for your chance to win up to \$1,000.

The voting showdown kicks off on August 20th, so once you submit your entry, rally your friends and family to show their support on our Facebook or Instagram pages. Check the link below for full contest details.

[LEARN MORE](#)

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:

Bruce 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 8/15/2024.



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

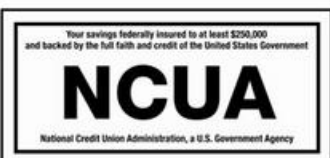
1304 Churchville Rd
Bel Air, MD 21014

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](#).