

Member Newsletter

NOVEMBER 2024



IN THIS EDITION...

- Earn Cash Back This Holiday Season
- Register Now for December's FREE Webinar!
- Our Best Black Friday Hacks
- Consider Supporting The Freedom to Help Foundation
- Enter to Win a \$25 eGift Card

...And more!

Connect With Us on Social Media!



800.440.4120
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Thank you to everyone who joined us at **Freedom Rocks '24**—we hope you had as much fun as we did! From the incredible vibes to the food and games, you truly helped make our first-ever Bull and Shrimp Roast one to remember. Thanks to your generosity, we raised over \$21,000 for **The Freedom to Help Foundation**, which will help continue our work supporting our local communities.

Together, we're making a real difference - and we couldn't have done it without you. Stay tuned for more updates on the impact of your contribution, and we hope to rock with you again soon!

[READ THE PRESS RELEASE](#)

[CHECK OUT OUR PHOTOS](#)



WATCH & EARN

With a 0% APR^{1,2} Platinum Rewards Visa[®]

Earn more with a Platinum Rewards Visa Credit Card from Freedom! Now featuring... **4X the rewards on Entertainment Streaming Services**, 3X on restaurants and take-out, 2x on groceries, and 1X on everything else. Plus a **BONUS of 2,500 Points with your First Transaction**³

LEARN MORE AND APPLY



HOME FOR THE HOLIDAYS

If you're a first-time home buyer, we want to help you get in the door! Explore our **Home Possible, HomeReady, and Affordable Housing Grant** programs to see if we can work together to put your dream home within reach.

LEARN MORE



*APR is ANNUAL PERCENTAGE RATE. Rate is based on individual credit worthiness and will vary with the market based on the Prime Rate. 1 The introductory rate will revert to the current standard rate as applicable after the promotional period: 12.24% – 18.00% APR for Platinum or 13.74% – 18.00% APR for Platinum Rewards, based on individual credit worthiness. Rates are effective November 13, 2024 and subject to change. Rate will vary with the market based on the Prime Rate. [External Loan Rate Sheet 11-13-24](#). 2 The 0% introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. A 3% balance transfer fee is applicable to these balance transfers. This offer is available on the Platinum VISA and the Platinum Rewards VISA credit cards only. Any existing balances on Freedom Federal Credit Union credit card accounts are not eligible for the Introductory APR for balance transfers. Other fees may be incurred from using one of Freedom's cards, including a cash advance fee, \$10 or 2.00% of each cash advance, whichever is greater, and a Foreign Transaction Fee, 1.00% of each transaction in US Dollars. 3 With every qualifying purchase, you earn CURewards points, redeemable for 1% CASH BACK, or merchandise, travel discounts, or gift certificates. Redeem points online at curewards.com. 1,000 bonus points awarded at account opening and 1,500 points bonus points awarded at first retail charge. Ongoing purchases of streaming video services earn 4x points, or 4 points for every dollar charged. Ongoing charges at restaurants earn 3x points, or 3 points for every dollar charged. Ongoing purchases of gas and groceries earn double points or 2 points for every dollar charged. This promotion is an ongoing promotion and is subject to change at any time. For only 5,000 points you can redeem for \$50, which may be deposited into your Freedom account or used for a \$50 payment on your Freedom Visa. Redeem for additional funds in increments of 5,000 points. Rates are available on approved credit. Not all applicants will qualify for the lowest rate. The rates are the same for balance transfers and cash advances. Other fees may apply. No finance charges on new card purchases if the balance is paid in full each month within 25 days of the billing date.

REGISTER NOW FOR DECEMBER'S FREE WEBINAR

Freedom's final installment in our 2024 webinar series is just around the corner! Join us on **Thursday, December 5th, 2024 at 7:00 PM** for **'Your Path to Success: A Guide to Setting & Achieving Financial Resolutions'**.

LEARN MORE AND REGISTER NOW

SHOP SAVVY WITH THESE BLACK FRIDAY HACKS

Black Friday is the bargain-hunter's dream! Follow these hacks to score big during the biggest shopping day of the year.

1. Do Your Research - Many stores release Black Friday ads ahead of time. It allows you to preview upcoming deals and compare prices across different retailers to make a plan for your buying spree.

2. Start Following - If you aren't already doing it, follow your favorite retailers on social media. Sign up for email and text alerts, too. You'll be the first to know about their upcoming sales and deals. You may also want to join their loyalty programs for exclusive early access to Black Friday sales.

3. Check an Item's Pricing History - Don't just assume every price you encounter on Black Friday is actually being sold at a great discount. Check the price history of any product on price-checking websites like [Honey](#) and [CamelCamelCamel](#) to see the item's original price and whether it's really being sold at a significant discount.

4. Focus on Big-Ticket Items - Black Friday is often the best time to buy big-ticket items like electronics, appliances and furniture. Retailers tend to offer their biggest discounts on high-value products during this time, which means it's your chance to save hundreds of dollars on a new TV, laptop or large kitchen appliance.



2024 HOLIDAY HOURS

The holiday season is upon us, and we want to ensure you're informed about our upcoming branch hours. Please take note of the following closures and adjusted hours for all Freedom locations:

- **Thanksgiving (November 28th)**
Closed for the holiday
- **Employee Event (December 4th)**
Closing at 1:00 PM
- **Christmas Eve (December 24th)**
Closing at 1:00 PM
- **Christmas Day (December 25th)**
Closed for the holiday
- **New Year's Eve (December 31st)**
Closing at 1:00 PM
- **New Year's Day (January 1st)**
Closed for the holiday

Additionally, 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. As always, our online and mobile banking options are here when you need them.

Thank you for being a valued member, and we wish you and your family a safe and joyful holiday season!

HOW TO SAVE ON LAST MINUTE HOLIDAY EXPENSES

The holiday season is in full swing, and you've done a great job sticking to your budget! But as the festivities draw nearer, unexpected expenses will likely pop up out of nowhere, threatening to throw your careful planning off track.

No need to stress — Freedom is here to help! We've rounded up some smart strategies to keep your budget intact while making the season as joyful as ever, even with those last-minute costs.

1. Take Advantage of Last-Minute Deals and Sales - Many retailers slash prices on gift items like electronics, clothing and toys during flash sales, clearance events and last-minute coupon promos just before the holidays. Subscribing to retailer email newsletters or using price-tracking apps can alert you to last-minute bargains.

Tip: Check out online marketplaces for “deal of the day” promotions or visit discount retailers for lower prices.

2. DIY Gifts for a Personal Touch - When there's just not enough money for another gift, make it personal with something homemade. You can gift something simple yet heartfelt, like baked goods, a photo album or homemade candles. These gifts can be personal, memorable and super-cheap compared to store-bought alternatives.

Tip: There's no need to give this option a pass just because you think you're not crafty! There are loads of easy online tutorials for homemade gifts you can create from items you might already have, and holiday recipes you can follow.

3. Plan Ahead and Buy in Bulk - If you're hosting during this season, plan your meals and buy groceries in bulk to keep costs down. You can pick up various menu items and staples as they go on sale in the weeks leading up to the holidays.

Tip: Shop at discount grocery stores and be sure to check out local publications to find the best prices on every item on your menu.

We hope these tips help you find ways to save on those last-minute holiday needs.



— THE FREEDOM TO HELP FOUNDATION —

THIS GIVING TUESDAY, CONSIDER SUPPORTING THE F2HF

The Freedom to Help Foundation's (TF2HF) 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:

MARISA R.!

*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 12/15/2024.



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BRANCHES

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

Park Avenue

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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

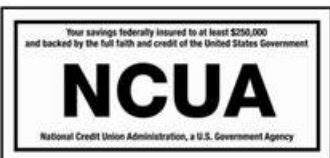
1304 Churchville Rd
Bel Air, MD 21014

Edgewood*

8213 Hoadley Rd,
Building E 5002
Gunpowder, MD 21010
**Access restricted to APG
Base personnel and visitors.*

Honeygo

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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](#).