



Member Newsletter

DECEMBER 2024



IN THIS EDITION...

- Financial Preparation for the New Year
- Earn Cash Back This Holiday Season
- Upcoming Holiday Closures
- The Freedom to Help Award is BACK!
- Enter to Win a \$25 eGift Card

...And more!

Connect With Us on Social Media!



800.440.4120
freedomfcu.org

THE FREEDOM TO HELP AWARD IS BACK!

It's the season of 'giving back', and Freedom Federal Credit Union wants to ensure that no good deed goes unnoticed... It's time for the Freedom to Help Award! Now through January 17th, local non-profits are invited to nominate a volunteer who goes above and beyond the call of duty.

Nominations can be emailed to enter@freedomfcu.org, and all entries will be posted to our social media for a LIVE voting period from January 20th-24th. The nominee with the most votes at 2PM on January 24th will receive the 'Freedom To Help Award' - a plaque acknowledging their volunteerism, and a \$1,000 donation to the local non-profit of their choice.

At Freedom, we believe in 'people helping people' and want to recognize the individuals in our community who put those words into action. We can't wait to celebrate the incredible people and organizations making that happen!

[FULL CONTEST RULES AND DETAILS](#)

FINANCIAL PREPARATION FOR THE NEW YEAR

The new year is nearly here! Are you ringing in 2025 with plans for financial improvement and resolutions to do more? Here are some tips to get you started:

Tune Your Budget - It's great to start off the new year with a plan. A budget is just that - a plan - that starts with the income you expect and your fixed expenses such as your mortgage, insurance and utilities. The plan incorporates your savings goals, and the remaining money is designated for your other expenses. Now is the perfect time to assess last year's budget or create a new one!

Reviewing how you spent last year's money will help you make better financial decisions for the year ahead. While thinking about it, include a method for tracking your spending. You can do this on a spreadsheet or tag items in your checking account.

Plan Ahead to Meet Your Goals - Consider how you will accomplish your goals. You might have shorter-term goals, such as purchasing a new home, as well as longer-term goals, like retirement. Each set of goals requires different kinds of planning and saving. Financial planners recommend setting up a separate savings account for each goal. This way, your progress toward that goal is clear. Determine the cost of your goal and then estimate how much you'll need to save each month to reach it.

Spend Mindfully - Make your financial future more secure this year by identifying your wants and needs. Your needs are necessary for survival and include food and shelter. Your wants are simply things you desire-like a luxury car. Tend to your needs first. Then, if there is money remaining, consider your wants.

Maximize Tax Contributions - Tax deductions can be a valuable source of savings. If you have employer-matching funds available, take advantage of them. Also, verify with your HR contact and your accountant that you are contributing the optimal amount to your 401(k) and IRA.

Check Your Flexible Savings Account (FSA) - If you have unspent money in your FSA, now is the time to use it. Your pre-tax dollars in such accounts typically need to be spent before the end of the year or they are lost.

These are just a few of the many ways you can prepare financially for the coming year. With a little attention to some often-overlooked details, a bit of perseverance, and a touch of mindfulness throughout, you'll be moving forward with a strong foundation and positive outlook.



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: 11.99% – 18.00% APR for Platinum or 13.49% – 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 12-20-24](#). 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.

UPCOMING HOLIDAY CLOSURES

Please take note of the upcoming holiday closures. Our full 2025 Holiday Closure Schedule can be found on our [website](#):

Christmas Eve (12/24) - Closing at 1:00 PM
Christmas Day (12/25) - Closed for the holiday
New Year's Eve (12/31) - Closing at 1:00 PM
New Year's Day (1/1) - Closed for the holiday



A HOLIDAY POEM FROM OUR PRESIDENT AND CEO

'Twas just before Christmas and oh what a year
With changes a plenty, we move forward without
fear;
The mission was set for a new beginning to start
And a time for each of us to play an important part.

The staff were all nestled tight in their chairs,
With goals to be met hanging high in the air;
And me in my office with bright Christmas tie,
Had just settled in knowing year end was nigh,

When out in the branch there arose such a clatter,
I sprang from my chair to see what was the matter.
Out through the door and to the railing I took
Then I leaned way over to get a good look.

The lights in the lobby and those on the tree
Gave a glow to the people and to all I could see,
When what, in amazement, should I finally spot,
But a sleigh and some reindeer out in the lot,

And a little old man running up to a teller,
That I just knew was dear Santa that jolly fat fella.
Faster than a cheetah to the line he did scurry,
And he appeared to be in a terrible hurry.

"Please help me, oh help me!" I heard him yell out
"I need some assistance," he continued to shout.
"I'm short on supplies and my cash is depleted"
"I don't know what to do and I'm feeling defeated."

As I heard his plea I knew just what to do
But before I could blink into action staff flew.
To an FSR station he was gently escorted,
And a loan application taken so his problems be
thwarted.

Then, in a twinkling, lending staff took the lead...

[FINISH READING ON OUR WEBSITE](#)

ARE YOU A FREEDOM FAN? LET US KNOW!



Thank you to everyone who left feedback on their Freedom Experience this year. We love hearing from you, and we have received such kind compliments that we made a whole [webpage](#) to highlight your experiences!

Check out this review from Tom, and visit our [testimonials page](#) to see what other members have to say:

“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.

Your input matters! Did you have an awesome experience? We would love to hear about it. Be sure to scan the in-branch QR codes when visiting us, or click the link below to leave us a review today.

Thank you for allowing us to serve you.

[LEAVE YOUR REVIEW](#)



— THE FREEDOM TO HELP FOUNDATION —



P.O. Box 1545 Bel Air, MD
21014 | 800-440-4120
freedomfcu.org

‘LET’S MAKE A CHANGE TOGETHER’

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:

Joe 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 1/15/2025.

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

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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