

Member Newsletter

JANUARY 2025



IN THIS EDITION...

- Shop Small, Buy Local
- Budget-Friendly Valentine's Day Ideas
- Debt Consolidation Options
- Let's Make a Change Together!
- Enter to Win a \$25 eGift Card

...And more!

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800.440.4120
freedomfcu.org

A SPECIAL ANNOUNCEMENT FROM FREEDOM FCU PRESIDENT AND CEO, MIKE MACPHERSON

Dear Freedom FCU Members,

I am excited to announce that at the conclusion of the Atlantic Financial Federal Credit Union member voting process on Tuesday, January 14, their membership has overwhelmingly voted in favor of the merger with Freedom Federal Credit Union.

An approval by Atlantic Financial FCU's members was necessary to move forward as their credit union was being merged into Freedom FCU (as the continuing credit union, Freedom FCU members did not need to vote on the merger proposal).

This important milestone sets the stage for a stronger, more resilient financial institution by combining our strengths, resources, expertise, and membership bases. We will be more optimally positioned to meet the changing needs of those we serve while remaining true to our core principles and values. Additionally, the merger will allow us to blend the vision, people, experience, capabilities, and resources, benefiting our members, communities, and employees for the long term.

CONTINUED ON PAGE 2...

ANNOUNCEMENT FROM FREEDOM FCU PRESIDENT AND CEO, MIKE MACPHERSON

CONTINUED FROM PAGE 1

February 3, 2025 will mark the official completion of the merger's legal process and the start of integrating data and systems.

In the coming months, our Teams will work diligently to ensure the integration is as seamless as possible. This includes aligning operations, systems, and staff, and ensuring minimal disruption to members, while keeping you informed every step of the way.

As we are committed to keeping you informed throughout this entire process, please refer to the [Freedom FCU website](#), or click [Merger Updates](#), for new information and FAQs about the merger and integration milestones.

Thank you for your trust and support as we take this exciting step forward together.

Sincerely,



Mike MacPherson
President and CEO
Freedom Federal Credit Union

BUDGET-FRIENDLY VALENTINE'S DAY IDEAS



Celebrate the significant other in your life without breaking the budget!

1. **Dine In:** Skip the expensive restaurant prices and cook a gourmet meal at home. Set the mood with candles and music.
2. **Explore Outdoors:** Bundle up for a walk under the stars, enjoy a beach sunset, or build a snowman if it's cold.
3. **Memory Box:** Instead of buying gifts, create a memory box with mementos from your time together.
4. **Get Cultured:** Visit a local museum and engage in thoughtful conversation about art or history.
5. **Gift a Gesture:** Offer a thoughtful gesture like making breakfast in bed or doing a dreaded household chore for your partner.
6. **Movie Matinee:** Go to a daytime movie for cheaper tickets and a less crowded theater experience.

These ideas let you celebrate without spending a lot! Happy love day!

SHOP SMALL, BUY LOCAL!

Freedom Federal Credit Union is built on the idea of people helping people. You already know we can do a better job looking after your money than a mega-chain bank that answers to shareholders, because we know you and our community. So why give that up when you find a bargain online? Shopping locally is better for the community, better for the environment and the best way to find something unique that can make all of your friends say “wow.”

Benefits for Your Community: When you shop locally, money stays within your community, supporting local businesses and residents. Economists call this the “multiplier effect,” where money spent locally circulates multiple times, boosting the local economy. American Express estimates that about 68 cents out of every dollar spent in local shops stays at home, and if that dollar is spent locally three times, it means that – for every dollar you spend at local shops – \$1.45 goes back into the community. Local taxes from these transactions fund vital community services, like schools and infrastructure.

Environmental Impact: Local shopping helps reduce carbon footprints. Products bought locally often don’t require long-distance shipping, reducing fuel use and greenhouse gas emissions. Even if the item was made abroad, buying locally cuts down on transportation impacts.

Unique Finds: Local stores are goldmines for one-of-a-kind items that can make your friends say “wow”. Anyone can get on Amazon or check out a department store, but it takes a connoisseur with an eye for style to shop locally and find the best products. Show off your personal style with buys from local artisans - whether it’s jewelry, clothing, or art, local shops offer products that are distinctive and meaningful. Because of this, the products you buy may even come with a personal story. Part of the fun of ‘shopping small’ is the connections you can build with local artists. The next time you pick up a handmade soap, sticker, or piece of jewelry, ask what inspired the maker!

If you’re considering not just shopping with small businesses, but starting one of your own, check out Freedom’s business account and loan offerings on our website at freedomfcu.org/business/overview/.



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 Transaction³**

LEARN MORE AND APPLY

NEW YEAR, NEW ME!

Freedom Federal Credit Union has options to help you **transform your pile of bills into one manageable payment**. Click the link below to learn more about Visa Balance Transfers & Debt Consolidation Loans!

FREEDOM AWAITS



*APR = Annual Percentage Rate. Rate is based on individual credit worthiness and will vary with the market based on the Prime 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. 4 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. 5 The introductory rate will revert to the current standard rate as applicable after the promotional period: That is 13.49% – 18.00% APR for Platinum Rewards, based on individual credit worthiness. Rates are effective January 1, 2025 and subject to change. Rate will vary with the market based on the Prime Rate. Rates are available on approved credit. This offer is subject to credit approval, not all applicants will qualify for the lowest rate. The rates are the same for balance transfers and cash advances. Other fees may apply, 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. There are no finance charges on new card purchases if the balance is paid in full each month within 25 days of the billing date. [External Loan Rate Sheet 01-01-2025](#).

ARE YOU A FREEDOM FAN? LET US KNOW!

Your input matters! Did you have an awesome Freedom 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.

Curious to hear about other member experiences? Check out our new [webpage!](#)

LEAVE YOUR REVIEW



— THE FREEDOM TO HELP FOUNDATION —



P.O. Box 1545 Bel Air, MD
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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:

CLAUDIA D.!

*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 2/15/2025.

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

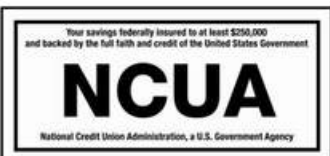
1304 Churchville Rd
Bel Air, MD 21014

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



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