



# Member Newsletter

APRIL 2025



## IN THIS EDITION...

- Family Time on a Budget
- Housing Grants for Community Heroes
- Upcoming Events
- There is Still Time to Apply for a Golden Apple Award!
- Make a Difference With The Freedom to Help Foundation

...And more!

Connect With Us on Social Media!



800.440.4120  
freedomfcu.org

## JOIN US FOR THE 2025 ANNUAL MEETING OF MEMBERS

The 2025 Freedom Federal Credit Union Annual Meeting of Members will be held on Tuesday, April 15, 2025 at 4:00 PM. The meeting will be held at our Park Avenue branch location, 2019 Emmorton Rd. Bel Air, MD 21015. Due to the event, the Park Avenue branch will close at 1:00 PM.

Please note that this will be a 'business-only' meeting with light refreshments, and registration is required to attend. Follow the link below to learn more and RSVP.

**REGISTER NOW**

# FAMILY TIME ON A BUDGET

Quality time with your kids doesn't have to break the bank. Here are some fun and engaging ways to spend time with your kids without spending any money.

- 1. Explore the Great Outdoors** - Nature offers a perfect playground for kids, and it's free! Take a walk in a nearby park, go for a hike on local trails or simply enjoy a bike ride around your neighborhood.
- 2. Have a Family Game Night** - Dust off those board games, grab a deck of cards or play classic games, like charades or Pictionary. Game nights are a fun way to connect, foster teamwork and teach problem-solving skills. If you don't have traditional board games, you can create your own games or download some printable ones.
- 3. Create Art Together** - Tap into your family's creativity with some arts and crafts. Use supplies you already have, like crayons, markers, and scrap paper, to draw or make collages. Recycled materials, such as empty cereal boxes or toilet paper rolls, can be turned into fun DIY projects. For younger kids, finger painting or making playdough at home can be both messy and fun!
- 4. Read and Tell Stories** - Reading together is one of the simplest high-impact activities you can do with your kids. Visit your local library to borrow books or reread family favorites from your collection, or take turns making up stories or retelling family memories.
- 6. Host a Backyard or Living Room Adventure** - Turn your backyard or living room into a place of adventure! Build a pillow fort, and pretend you're camping. Add flashlights, s'mores, sleeping bags and a few ghost stories for the full "camping" experience.
- 8. Volunteer as a Family** - Teach your kids the value of giving back by volunteering together. You can help clean up a local park, donate unused items to a shelter or write cards for nursing home residents.
- 9. Learn Something New Together** - Take time to learn a new skill or explore a topic your kids are curious about. Look up free online tutorials or resources on subjects like drawing, coding or playing a musical instrument. You can also check out educational resources at your local library or take virtual museum tours.

Choose one, some or all, and have fun!



## 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](#)

## HOUSING GRANTS FOR COMMUNITY HEROES

Freedom is offering **up to \$20,000 in grant funds for Community Partners** (educators, first responders, veterans, and healthcare workers) **towards a down payment and/or closing costs.** Eligibility requirements apply and grants are available on a first come first serve basis.

[LEARN MORE](#)



## UPCOMING EVENTS

There is always something happening at Freedom! Check out these upcoming events...

**Annual Meeting of Members** - April 15th 2025, 4PM at our Park Avenue Branch

**Hunt Valley Shred Day** - June 7th 2025, 9AM-12PM - FREE Community Event at Atlantic FCU (a division of Freedom Federal Credit Union) in Hunt Valley

**Mortgage Days** - This summer, Freedom's Mortgage Team will be hosting 'Mortgage Days' at our branches - an opportunity for potential homebuyers to stop in and ask questions. Stay tuned for more info!

Our social media followers are always the first to know when new events are announced. Find us on [Facebook](#) and [Instagram](#) to see what's coming up next!

## THERE IS STILL TIME TO APPLY FOR A GOLDEN APPLE AWARD



### Now Featuring:

TWO \$2,000 Awards – FOUR \$1,000 Awards – FOUR \$500 Awards

Entrants must be a current Freedom FCU or Atlantic Financial FCU Member\* and an employee at a Harford County, Baltimore County, Baltimore City, or Carroll County school (public or private, PreK-12th).

**TO ENTER:** Complete the entry form found at the link below, and submit it with an essay that demonstrates the significance of your idea or initiative and how it will be beneficial.

Scoring weight is awarded to submissions based on perceived impact and creativity with a strong preference for ideas/initiatives that are sustainable over multiple years.

Applicants are encouraged to include pictures and links if applicable and details on supplies with associated costs.

**Entries are due by May 31, 2025.**

All entries will be reviewed by a panel of judges made up of Freedom employees, volunteers and community partners. We will contact award recipients by June 20, 2025.

### LEARN MORE AND APPLY

\*New members are also welcome to apply! Educators that are members of Atlantic Financial FCU are now part of our Freedom FCU family and are also welcome to apply.

## IF YOU HEAR THIS, YOU'RE TALKING TO A TAX SCAMMER

It's tax season, and the scammers are at it again! If you hear or see any of the following lines this tax season, you're dealing with a scammer:

1. **"You owe tax money. We'll arrest you, unless you buy gift cards."** The scammer will ask for the access numbers to the card(s) to get easy and untraceable access to cash.
2. **"If you don't pay your tax bill now, we'll cancel your Social Security number."** Your Social Security number cannot be canceled, suspended, frozen or blocked.
3. **"We're calling you about a tax bill you've never heard about."** The IRS will never contact you about an overdue bill by phone.
4. **"This is the Bureau of Tax Enforcement. We're putting a lien or levy on your assets."** Sounds scary, except for the fact that the Bureau of Tax Enforcement isn't real.
5. **"This is a pre-recorded message from the IRS. If you don't call us back, you'll be arrested."** The IRS does not leave pre-recorded voicemails to individual taxpayers.
6. **"You must make an immediate payment over the phone, using our chosen method."** The IRS says that agents will never call to demand immediate payment using a specific method.
7. **"Click here for more details about your tax refund."** The IRS will never send emails with information about tax refunds. Clicking on the link in emails worded like this will put malware on the victim's device.

Stay alert during tax season!



— THE FREEDOM TO HELP FOUNDATION —

## 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:

**MICHELLE T.!**

\*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 4/15/2025.



P.O. Box 1545 Bel Air, MD  
21014 | 800-440-4120  
[freedomfcu.org](http://freedomfcu.org)

## BRANCHES

For hours and ATM info, visit [freedomfcu.org](http://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

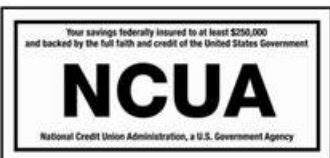
1304 Churchville Rd  
Bel Air, MD 21014

### 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](#).