



# Member Newsletter

MAY 2025



## IN THIS EDITION...

- Free Ways to Upgrade Your Home
- A New Credit Card Offering from Freedom
- Annual Meeting Recap
- Enter to Win a \$25 Amazon eGift Card
- Make a Difference With The Freedom to Help Foundation

...And more!

Connect With Us on Social Media!



800.440.4120  
freedomfcu.org

## PREMIUM REWARDS. SIGNATURE SERVICE. INTRODUCING OUR MOST REWARDING CREDIT CARD TO DATE.



We're thrilled to unveil Freedom's **Visa Signature® Credit Card** —our most rewarding and feature-rich card yet, designed to enhance every purchase you make with premium benefits and exclusive perks. Take advantage of our 0% APR for 12 months promotional offer on purchases and balance transfers made within the first 90 days.<sup>1</sup>

The Freedom **Visa Signature®** card also gives you access to 24/7 concierge service, travel upgrades, and exclusive events - plus a suite of built-in coverage, including Rideshare Protection, Purchase Security, and Cell Phone Protection.

**LEARN MORE AND APPLY**

<sup>1</sup> After the introductory period, the rate reverts to the standard variable APR (Annual Percentage Rate) of 13.99%–18.00%, based on creditworthiness. Rates are effective May 1, 2025, subject to change, and vary with the market based on Prime. Offer and rates available on approved credit; not all applicants will qualify for the lowest rate Full details and disclosures at [freedomfcu.org/signature](https://freedomfcu.org/signature).

# FREE WAYS TO UPGRADE YOUR HOME

Home improvement doesn't have to cost a bundle. With a little creativity, you can revamp your living space for free! Here's how to upgrade your home at no cost...

**Rearrange and Optimize** - If you can't afford new furniture, you can still freshen up your home by rearranging what you've got. Try moving your living room sofa against another wall, swapping lamps around or choosing another angle for your dining table. You can also switch room functions - turn an underused guest room into a home office or clear a storage area to turn it into a workout space.

**Declutter and Reorganize** - One of the easiest and most transformative ways to improve your home is to declutter. Go through your home and sort things into "keep," "give away" and "toss" piles. Throw out the "toss" pile immediately, and donate all "give away" items. Organize all that's left by giving every item a home that makes the most sense for its use.

**Deep Clean** - Cleaning doesn't cost a dime but can make your home feel new. Here are some areas of your home that may need some deep cleaning:

- Walls and baseboards. These often-neglected spots collect dirt. Scrub with a safe cleaning solution until they shine.
- Accessories and fixtures. Polish your light fixtures, buff up your faucets, shine your doorknobs and dust off the light switches.
- Carpets and upholstery. Use a borrowed professional vacuum or steamer to freshen up soft surfaces.

**Maximize Natural Light** - Leverage natural light to dramatically improve your home's atmosphere. Move large pieces of furniture away from your windows to allow more light in, and remove the dirt and grime on your windows to let the sunshine through. Finally, consider hanging mirrors opposite windows to reflect the light and make your space feel larger.

**Revive Your Outdoor Space** - A little outdoor TLC can extend your living space and provide a refreshing escape. Clean up your flower beds, give your bushes a trim and sweep pathways around your home for a tidy look. You can also rearrange outdoor furniture to create a cozy spot for relaxing in the fresh air.

Use the tips here to freshen up your home without breaking the budget.





## CALLING ALL EDUCATORS...

*Apply for a Golden Apple Award!*

To enter, complete the [entry form](#) and [submit an essay](#) that demonstrates the significance of your idea/initiative and how it will benefit your school. Don't forget - the entry deadline is May 31st!

[LEARN MORE AND APPLY](#)

## AFFORDABLE HOUSING PROGRAM GRANTS

*Grant options for first-time homebuyers*

Freedom is offering **up to \$17,500 of grant funds** available to first-time homebuyers and **up to \$20,000 of grant funds** available for select Community Partners towards your down payment and/or closing costs.

[LEARN MORE](#)



## ANNUAL MEETING RECAP

Thank you to everyone who joined us at our 72nd Annual Meeting of Members in April! During the meeting, Freedom's President and CEO, Mike MacPherson, and the Board of Directors shared insights on our journey through 2024 and our vision for 2025 and beyond.

You can review the 2024 Annual Report on our website at [freedomfcu.org/annualreport/](https://freedomfcu.org/annualreport/).

Thank you for your faith in our organization, and for allowing us the privilege of serving you!

[VIEW ANNUAL REPORT](#)

## DON'T FALL FOR TECH SUPPORT SCAMS!

You're online and get a message or pop-up alerting you to a problem with your computer. The message might even say or suggest it's from Microsoft, Apple, or Geek Squad. Should you click immediately to see what it's about? **No**, and here's why.

That urgent pop-up message saying there's something wrong with your computer could be a way to get you into a tech support trap. Scammers impersonate well-known companies to get you to trust them and call.

What happens next? If you click on the link or call a phone number in a pop-up warning, they might say your device is infected (which is a lie). Then they'll try to sell you a "solution" (which is a scam) and ask you to pay for a bogus tech support service.

Here's one way to be sure you spot a scam: security pop-up warnings from real tech companies will never ask you to call a phone number. If you're worried about missing a real security threat, slow down instead of clicking or calling. To find out whether there's a problem with your computer, first update your computer's security software and run a scan.

If you need help fixing a problem, go to a company you know and trust. Some stores that sell computer equipment also offer technical support in person. And many companies offer tech support online — but be sure to get in touch with them using contact information listed on their official company website.

Now that you've got this, pass it on - remind your family and friends to be wary of unsolicited communications. And if you see a pop-up scam, **report it to the Federal Trade Commission**.

## UPCOMING EVENTS AT FREEDOM



**FREEDOM**  
FEDERAL CREDIT UNION

**SPRING  
MORTGAGE  
DAYS 2025**

**Mortgage Days** - This spring, we're hosting 'Mortgage Days' at each Freedom branch. These one-on-one discussions will give you a clearer picture of the homebuying process, and a chance to get expert advice from a member of Freedom's Mortgage Team. Check out our [website](#) for more information.



**FREEDOM**  
FEDERAL CREDIT UNION

**COMMUNITY  
SHRED DAY**

**Hunt Valley Shred Day** - June 7th 2025, 9AM-12PM - **FREE** Community Event at Atlantic Financial FCU (A Division of Freedom Federal Credit Union) in Hunt Valley. Bring up to four boxes of sensitive documents and let us safely destroy them for you.

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!





— THE FREEDOM TO HELP FOUNDATION —



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

## '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 Freedom's service areas!

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:

**Tanya W.!**

\*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 5/31/2025.

## BRANCHES

### 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



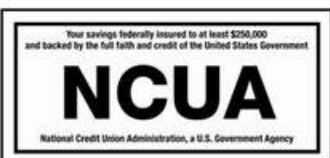
### Hunt Valley

40 Schilling Rd  
Hunt Valley, MD 21031



### Pikesville

1809 Reisterstown Rd  
#151 Pikesville, MD 21208



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