



Member Newsletter

JULY 2025



IN THIS EDITION...

- Find Us on Social Media
- Refer-a-Friend and Get Rewarded!
- The Kelly Group Says: Set a Retirement Savings Goal
- Freedom in the Community
- Make a Difference With The Freedom to Help Foundation

...And more!

Connect With Us on Social Media!



800.440.4120
freedomfcu.org

MEMBER STORY: MEDSTAR FRANKLIN SQUARE



At Freedom, we pride ourselves on building meaningful relationships with our members. That's why we go beyond traditional banking—by investing in the people and causes that matter most to our community.

Press play to hear from Leah Murray, as she talks about how Freedom's The Freedom to Help Foundation has supported MedStar Franklin Square Medical Center.

We are proud to partner with MedStar as they work tirelessly to keep our community healthy.

Interested in hearing more Freedom stories, from members just like you? Click the link below to visit our website and view more member testimonials, or leave a review of your own!

[VIEW MORE STORIES](#)



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](#)

PREMIUM REWARDS. SIGNATURE SERVICE.

Our most rewarding card to date.

Freedom's **Visa Signature® Credit Card** is designed to enhance every purchase you make with **premium benefits and exclusive perks**. With our 0% APR* for 12 months promotional offer, you don't want to miss this!

[LEARN MORE](#)



ARE WE FRIENDS YET? FIND US ON SOCIAL MEDIA!

Get social with Freedom! Freedom's social channels are THE place to go for credit union and community news. If you haven't already, be sure to 'like' our [Facebook page](#) and follow us on [TikTok](#) and [Instagram](#).

Check back often or turn on post notifications to make sure you don't miss an update!

*APR = Annual Percentage Rate 1 After the intro period, a variable APR of 13.99%–18.00% applies based on creditworthiness. Rates effective May 1, 2025, and subject to change with Prime. APR applies to purchases, balance transfers, and cash advances. 2 Introductory APR applies to purchases and balance transfers posted within 90 days of account opening. A 0.99% fee applies to each balance transfer. Offer valid for Visa Signature card only; membership eligibility required. Existing Freedom loans and credit cards are excluded from the intro APR on balance transfers. 3 Earn 10,000 bonus points when you spend \$2,000 on purchases within 90 days of account opening. Cash advances and balance transfers do not earn or count toward bonus points. 4 Certain terms, conditions and exclusions apply. For coverage to apply, you must use your covered Visa Signature account and/or rewards program associated with your covered account to secure transactions. 5 Certain terms, conditions and exclusions apply. For coverage to apply, you must pay your monthly cellular wireless phone bill with your covered Visa Signature account. Please refer to your Guide to Benefits for further details. Federally insured by NCUA.

REFER-A-FRIEND AND EARN \$50*



Great things come to those who share their love of Freedom! We are rewarding our loyal members who share their love of Freedom membership with their family and friends.

Simply fill out the Refer-A-Friend Form on our [website](#). You'll earn a \$50 bonus for every friend who opens a new Freedom membership and checking account.* And your friend will also receive a \$50 bonus!*

The more friends and family you refer, the more bonuses you can receive.*

LEARN MORE

*Referred member must not have been a member of Freedom Federal Credit Union within the last 12 months to receive the bonus. Youth and business memberships are excluded and you must be at least 18 years old to receive referral bonus.

New member must join and open an Empower Checking account within 30 days of referral in order to qualify. Referral bonus will be paid to both parties 90 days after the new membership is opened. The incentive will be deposited into Primary Share accounts.

You must meet membership eligibility requirements, be of legal contract age, and establish membership at Freedom to qualify. All accounts are subject to our normal approval process. Members and accounts must be in good standing to receive bonuses.

In the event that more than one member refers the same person we will award the bonus to the first member making the referral. Referred member must be new to Freedom. Each member is limited to 10 referral bonuses per calendar month.

Bonuses are considered interest and will be reported on IRS form 1099-INT. Fees can reduce earnings on the account. This offer is non-transferable and may be canceled without prior notice. Cannot be combined with any other incentive offer.

\$50 bonus offer effective 7/1/25 and is subject to change at any time. We reserve the right to disqualify any referrals in circumstances where we reasonably believe they were not sent to us in good faith. Freedom Federal Credit Union reserves the right to revise program terms, refuse bonuses or terminate the program at any time upon our discretion. Ask us for details.

THE KELLY GROUP SAYS: SET A RETIREMENT SAVINGS GOAL

The one number most people seem to focus on when talking about their retirement is the age at which they hope to stop working. But there is another number that may matter even more: the amount of savings they will need at that age to retire comfortably.

A common rule of thumb suggests that a retiree will need about 70% to 80% of their pre-retirement income to maintain their lifestyle. That's assuming that your mortgage is paid off and some costs—like commuting, work clothes, and retirement plan contributions—are reduced or eliminated. But retirement doesn't always mean lower costs. Many retirees travel, pursue hobbies, or take classes. And health care expenses tend to rise significantly with age.

Once you've estimated your annual expenses in retirement, the next step is to calculate how much of that will come from guaranteed income sources such as Social Security or a pension. You can estimate your Social Security benefits by creating an account at ssa.gov/myaccount. The closer you are to retirement, the more accurate the estimate is likely to be. If you have a pension, request an updated projection from your employer.

The rest of your income needs will likely have to come from your retirement savings. It is best not to assume any part-time work; if you do work, it should be by choice, not necessity.

Here is an example. Suppose you estimate needing \$80,000 a year in retirement and expect to receive \$30,000 annually from Social Security...

READ MORE

FREEDOM IN THE COMMUNITY



PERRY HALL TOWN FAIR

Thank you for everyone who came out to the Perry Hall Town Fair on June 21st!

We had a wonderful day giving out supplies for summer fun, and spending time with the members and businesses in our community.

If you're heading to a local community event this summer, be sure to keep an eye out for the Big Yellow Tent! Find us on social media to see where we are next so you can come say hello and pick up some Freedom swag.

SCHOLARSHIP RECIPIENT BREAKFAST

We were incredibly excited to celebrate the 2025 Harford County Chamber of Commerce Scholarship recipients!

It was our honor to sponsor this year's STEM Scholarship, awarded to Jake Steinmiller.

Congratulations once again, 2025 recipients - your achievements are a reflection of hard work, dedication, and promise. We wish you continued success in your academic journeys. We can't wait to see what you all do next!



HUNT VALLEY SHRED DAY

Our first-ever Hunt Valley Shred Day event was a resounding success! Together, we shredded an incredible 7,000 pounds of paper, which translates to:

- 60 trees saved 🌳
- 24,500 gallons of water saved 💧
- 18 cubic yards of landfill space saved 🌍

Additionally, thanks to generous donations made by attendees, we raised \$600 for **The Freedom to Help Foundation** - thank you again for everyone who attended and donated!





— 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 our region!

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:
DENISE 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 7/31/2025.



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

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



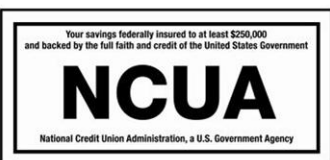
Hunt Valley

40 Schilling Rd
Hunt Valley, MD 21031



Pikesville

1809 Reisterstown Rd
#151 Pikesville, MD 21208



EQUAL HOUSING
OPPORTUNITY
NMLS#4 54069

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