



MEMBER NEWSLETTER

FEBRUARY 2026



IN THIS EDITION...

- Upcoming FREE Events
- Freedom Honored With MemberXP 'Best of the Best'
- Outsmart Impulse Spending
- Freedom in the Community
- Enter to Win a \$25 eGift Card!

...And more!

Connect With Us on Social Media!



800.440.4120
freedomfcu.org

APPLY FOR A GOLDEN APPLE EDUCATOR AWARD



You could receive up to \$2,000 for your school!

Entrants must be a current Freedom Federal Credit Union Member* and an employee at a Harford County, Baltimore County, Baltimore City, or Carroll County primary/secondary school (public or private). Awardees **must** be members of Freedom FCU. New members are welcome to apply.

The 2026 Application **deadline is May 31st**. Need more info? Visit the link below to see the full rules and entry info.

[LEARN MORE AND APPLY](#)

UPCOMING EVENTS: WEBINARS, SEMINARS AND SHRED DAYS COMING SOON



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

[Seminar: Budgeting and Saving](#)

March 11, 6PM-7PM - Join us at MedStar Franklin Square for this FREE event! Registration is required.

[Webinar: Buy or Refi?](#)

March 18, 7PM-8PM - Register now for this FREE virtual event, where we'll discuss the pros and cons of buying vs. refinancing a home.

[Hunt Valley Shred Day](#)

March 28, 9AM-12PM - FREE member event at our Hunt Valley branch. Bring up to 4 boxes of documents.

Annual Meeting of Members - SAVE THE DATE! April 15th, 2026

[VIEW MORE EVENTS](#)

FREEDOM NAMED AS A MEMBERXP 2026 'BEST OF THE BEST' AWARD WINNER



Our members are at the heart of everything we do, and your feedback made this possible.

Freedom is proud to be named a **2026 MemberXP Best of the Best Award** winner, a national recognition based entirely on member experience data.

This honor reflects how we listen, learn and take action to better serve our community every day.

Thank you to our members for your trust and to our team for delivering experiences that strengthen loyalty and build lasting relationships!

Do you have a 5-Star Service experience you would like to share? Tell us about it at the link below!

[LEAVE A REVIEW](#)

OUTSMART IMPULSE SPENDING

If you've ever gone to a store for milk and left with two candles and a snack you didn't know you liked, you're not alone! Impulse spending is one of the biggest obstacles to maintaining a healthy budget. The good news is you don't have to remain stuck in the trap forever... Let's take a look at a few common scenarios for impulse spending, and ways to combat them:

1. **Emotional spending** - Shopping when you're stressed, lonely, or even celebrating can lead to purchases you don't really need.
2. **Social influence** - Ever see a friend's Instagram post raving about a product and then buy it yourself just minutes later? Social media and peer recommendations heavily influence our buying decisions.
3. **Lack of planning** - Going shopping without a list (or browsing online "just to look") can easily lead to unnecessary buys.

HOW TO OUTSMART IMPULSE SPENDING

1. **Identify your triggers** - Note when you tend to make unplanned purchases. Is it late at night? When you're feeling overwhelmed? Recognizing your patterns is the key to breaking them.
2. **Create a budget** - Having a clear, realistic monthly budget gives you a framework for spending. Set categories for necessities, savings and "just-for-fun money." This way, you allow for treats without going off the rails.
3. **The 24-hour rule** - Give yourself 24 hours to think over non-essential buys. More often than not, you'll realize you don't need or want the item after some time passes.
4. **Use a shopping list** - Whether you're at the store or shopping online, always have a list. If it's not on the list, it can wait.
5. **Unsubscribe from temptation** - Marketing emails and sale notifications are designed to lure you back. Unsubscribe or turn off alerts from your favorite retailers to reduce temptation. You can always visit their websites when you truly need to shop.
6. **Limit your payment options** - Using cash or a prepaid card can help keep you accountable. It's harder to overspend when you can literally see the money leaving your hands.

Don't let impulse purchases control you! Use this guide to learn how to recognize your triggers, break free and get your budget back under control.



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](#)

*APR= Annual Percentage Rate

YOU WORK HARD FOR YOUR MONEY

Keep more of it in your pocket in 2026.

Save with a Visa Balance Transfer or a Debt Consolidation loan from Freedom! View our website for rates and more information.

[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 never miss an update!

FREEDOM IN THE COMMUNITY



SUPPORT FOR THE CGCOC

Supporting the organizations that bring our business community together is part of our commitment to the regions we serve.

Earlier this month, we had the opportunity to present a check to the Chesapeake Gateway Chamber of Commerce in support of their 2026 events, and we're grateful to our team for connecting with partners at the first Mega Networking Event of the year.

BABE RUTH BIRTHPLACE FOUNDATION

Freedom is incredibly proud to support a true Baltimore landmark!

Through the Freedom to Help Foundation, we're honored to support the Babe Ruth Birthplace Foundation, and the important role it plays in preserving Baltimore's sports and community history.

It's a privilege to invest in the places and institutions that celebrate our city's legacy and inspire future generations.



BALTIMORE CITY COMMUNITY PANEL

We were honored to participate in a recent community panel sharing valuable resources with residents of the City of Baltimore.

Alongside the Baltimore City Department of Public Works and Maryland Volunteer Lawyers Service, our team connected with community members to provide helpful information and support.

We're proud to continue showing up, listening, and investing in the communities we serve.





— 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:

LATARSHA K.!

*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 3/15/2026.

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

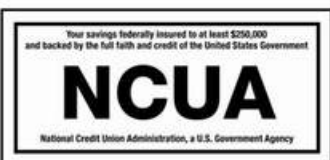
5000 Honeygo Center Dr
Perry Hall, MD 21128

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](#).