

MEMBER NEWSLETTER

MARCH 2026



IN THIS EDITION...

- How to Prep for Tax Season
- Anything Loans from Freedom
- Upcoming Events
- Let's Make a Change Together
- Enter to Win a \$25 eGift Card

...And more!

Connect With Us on Social Media!



800.440.4120
freedomfcu.org

HONORING EDUCATION: FREEDOM FEDERAL CREDIT UNION LOBBY AT CHESAPEAKE WELCOME CENTER



Freedom Federal Credit Union proudly celebrated Harford Community College's completion of the new Chesapeake Welcome Center, a centralized hub for student services, community engagement, and campus events.

The new space reflects a shared commitment to accessibility, innovation, and opportunity.

Freedom is honored to have supported this project and to be recognized through the naming of the building's lobby, reinforcing our ongoing investment in education and the future of Harford County.

HOW TO PREP FOR TAX SEASON

Gather Your Documents: The first step in prepping for tax season is to gather all the necessary documents. Depending on your personal circumstances, these can include:

- W-2 forms
- 1099 forms
- Receipts and invoices
- Mortgage and loan documents
- Investment statements
- Business income and expenses
- Other miscellaneous income

Organize Your Finances: Store all your documents and receipts in a folder, binder or digital file so you can access them whenever necessary. This will help ensure you don't miss any deductible expenses.

Prepare Your Personal Information: In addition to your income information, you'll need the Social Security number and date of birth of each dependent you claim. It's a good idea to have this info, and any other details your tax preparer will need, ready before you start your return.

Review Tax Law Changes: The tax code changes every year, and some of this year's modifications may impact your tax situation. Be sure to review the most recent updates so you can take advantage of any new deductions or credits.

Determine Your Filing Status: Your filing status determines the tax rates and the standard deduction you're eligible to take. Choose the status that best fits your situation.

The most common filing statuses are:

- Single
- Married filing jointly
- Married filing separately
- Head of household
- Qualifying widow(er)

Learn The Deadlines: It's important to be aware of tax filing deadlines. For most individuals, the deadline to file federal income taxes is April 15th. If the 15th is on a weekend or holiday, the deadline is typically extended to the next business day.

Choose Your Filing Method: You can file a paper tax return and mail it to the IRS, use tax prep software like TurboTax or H&R Block, hire a professional tax preparer or e-file your return on your own.

Plan For Next Year: Finally, use the tax season as an opportunity to plan for the future. Consider adjusting your tax withholding to avoid owing large sums at tax time or receiving large refunds.

You're ready to file your taxes - best of luck!



ANY...DREAM

Freedom's Anything Loan is for trying times, and trying new things.

You may be in need of financial support that doesn't fit a specific loan category. Not everything does, so we offer our Anything Loan to help fund whatever it is that you need.

[LEARN MORE](#)

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](#)



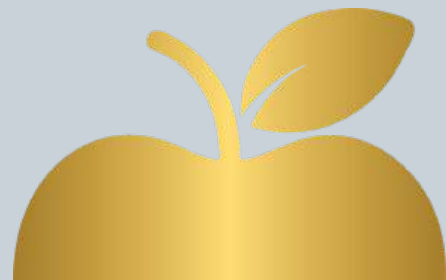
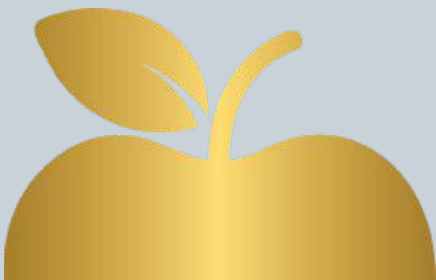
APPLY FOR A GOLDEN APPLE AWARD!

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

Entrants must be a current Freedom Member (new Members are welcome to apply!) and an employee at a Harford County, Baltimore County, Baltimore City, or Carroll County school (public or private, PreK-12th).

Entries are due by May 31, 2026.

[LEARN MORE AND APPLY](#)



UPCOMING EVENTS: WEBINARS, SEMINARS AND SHRED DAYS COMING SOON



MEMBER SHRED DAY GAVE BACK IN A BIG WAY



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

Annual Meeting of Members

April 15, 4PM-5PM - Register now for the 2026 Annual Meeting! This event will be in person at the Park Avenue branch.

Webinar: Build a Business Plan

April 15, 7PM-8PM - Find out how to get your small business idea off of the ground at this FREE event! Registration is required.

Swan Creek Shred Day

May 16, 9AM-12PM - FREE community event at our Swan Creek branch. Bring up to 4 boxes of documents.

Webinar: Credit Cards-The Good and Bad

May 20, 7PM-8PM - An introduction and refresher for responsible credit card usage. Registration is required for this FREE event.

[VIEW MORE EVENTS](#)

What a turnout at our Member Shred Day! Together, we collected 5,750 pounds of documents, which equals:

- 🌳 **49 trees saved**
- 💧 **20,160 gallons** of water saved
- 💡 **11,808 kW** of energy saved
- ☁️ **173 pounds** of pollutants kept from the atmosphere
- 🗑️ **14 cubic yards** of landfill space saved

We're also excited to share that, **thanks to the generosity of those who attended, we raised over \$650 for The Freedom to Help Foundation** - our highest total EVER from a Shred Day event! These funds will support local initiatives across Harford County, Baltimore County, Carroll County, and Baltimore City.

Thank you for helping us make a difference in our community, and for taking steps to secure your personal financial information.

FREEDOM IN THE COMMUNITY



NAACP'S FREEDOM FUND GALA

Freedom Federal Credit Union was proud to support the Harford County NAACP's Freedom Fund Gala - an inspiring evening celebrating excellence, empowerment, and the leaders making a difference in our community.

We were honored to join community advocates, civic champions, and business leaders in recognizing this year's outstanding award recipients and the continued pursuit of equity.

PADONIA ELEMENTARY SCHOOL READING PROGRAM

Supporting education is at the heart of what we do! Freedom Federal Credit Union was thrilled to present Padonia International Elementary School with a check to help launch their new reading program.

Here's to inspiring young minds and a love of learning.



OPENING DAY BLOCK PARTY

Nothing beats a spring afternoon in Baltimore celebrating the return of baseball!

Freedom Federal Credit Union was proud to be part of the Opening Day Block Party at The Babe Ruth Birthplace Museum, bringing the community together for a day full of energy, tradition, and hometown pride.

Let's go O's!





— 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:

CAROL 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 4/15/2026.

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

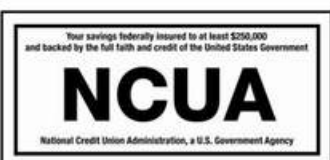
5000 Honeygo Center Dr
Perry Hall, MD 21128

Hunt Valley

40 Schilling Rd
Hunt Valley, MD 21031

Pikesville

1809 Reisterstown Rd
#151 Pikesville, MD 21208



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