



**ONE VISION.**  
**ONE PURPOSE.**  
**ONE FREEDOM.**

# HISTORY

Freedom Federal Credit Union began in 1953 as MATCOM Federal Credit Union, initially serving military and civilian personnel of the Edgewood Arsenal. In 1999, we expanded our charter to include all of Harford County, Maryland, and rebranded as Freedom Federal Credit Union in 2000. Our growth continued in 2020 with an extension of our membership to Baltimore County.

In 2025, we further broadened our community charter to encompass Baltimore City and Carroll County, and completed a merger with Atlantic Financial Federal Credit Union, allowing us to serve a more diverse and expanded membership base. This strategic expansion aligns with our commitment to provide exceptional financial services and support to individuals and businesses across these regions.

Today, Freedom proudly serves members and consumers throughout Baltimore City, Baltimore County, Carroll County, and Harford County, reflecting our dedication to community-focused growth and financial empowerment.

# MISSION

To be a trusted partner by creating a culture of *people helping people* that meets the needs of our members and the communities we serve.

# VISION

Offer financial opportunity, choice, and value while building relationships that provide a memorable experience in the lives of our members and the communities we serve.

## THE FREEDOM ADVANTAGE

Freedom Federal Credit Union is different from other financial institutions. Sure, we offer the same financial services that banks do, but it's how we are different that really matters. Here are some of the ways we structure ourselves to always put you, our members, first.

### MEMBER-OWNED

Freedom is owned and controlled by its members. Each and every member owns a part of the Credit Union. Your opinion matters. Your vote counts. You elect a volunteer Board of Directors to manage us.

### FOR PEOPLE, NOT FOR PROFIT

Freedom operates to promote the well-being of our members. We are a not-for-profit organization, which means we reinvest any profits we make back into the organization. That allows us to provide higher savings rates, lower loan rates, less or no fees, better technology, and enhanced services – all while supporting the communities where we live and work.

### COMMUNITY SUPPORT

Freedom maintains a strong connection with our communities through initiatives like financial education, donations, sponsorships, scholarships, workplace partnerships, and volunteerism. Our 501(c)3, *The Freedom to Help Foundation*, exemplifies this commitment by supporting education, health and wellness, military families, housing, community development, and financial literacy across our communities.



## BOARD OF DIRECTORS

**Lisa Ermatinger**  
Chair

**Benjamin Casole**  
Director

**Michael Kaiser**  
Director

**Richard Gerety**  
Vice Chair

**Ronnie Davis**  
Director

**Francis Reinhardt**  
Director

**Aaron Piccirilli**  
Treasurer

**James Haenlein**  
Director

**Wade Walters**  
Director

**George Heidelmaier**  
Secretary

**Vicki Jones**  
Director

## SUPERVISORY COMMITTEE

**Deborah Bloom**  
Chair

**Jim Church, Jr.**  
Secretary

**Michael Kaiser**  
Member

## EXECUTIVE LEADERSHIP

**Michael MacPherson**  
President and CEO

**Matthew Piazza**  
Senior Vice President,  
Strategic Growth and Analytics

**Michele Young**  
Executive Vice President  
Chief Operating Officer

**Clarence Campbell**  
Senior Vice President,  
Member Services

**Keith Gill**  
Chief Financial Officer

**Bethany Kenyon**  
Senior Vice President,  
Business Transformation

**Carmen David Mirabile**  
Chief Growth Officer

**Colleen Cashill**  
Senior Vice President,  
Organizational Development

**Robert Wehland**  
Senior Vice President,  
Business Banking



# CHAIR REPORT



When we look back on the accomplishments, challenges, and progress that 2025 held for Freedom, I am confident that this past year will be remembered as a milestone for our

Credit Union for many years to come. In 2024, we announced our decision to merge Atlantic Financial Federal Credit Union into Freedom, and 2025 saw the achievement of this goal.

At the close of business on December 31, 2025, arguably the most important step in our merger process was taken. Atlantic Financial members officially became Freedom members as the accounts, services, websites, branches, and computer systems were transitioned. We have happily welcomed legacy Atlantic Financial members into Freedom and look forward to providing all our members with the Freedom Advantage in the future.

The culmination and completion of our merger positions us to build on our shared strengths as we continue providing Freedom members with

exceptional financial products and services while strengthening relationships in our communities. Together, Freedom will make an even greater impact for both new members and those who have long placed their faith in us.

That commitment continues through *The Freedom to Help Foundation*, whose mission is to strengthen and enrich our broader community. In 2025, The Foundation contributed over \$180,000 in support of more than 80 organizations. The Foundation held its second annual major fundraiser, the Freedom Rocks '25 Bull and Shrimp Roast, raising over \$27,000 that will support our philanthropic endeavors. Greater involvement yields greater impact, and so I encourage our business and community partners, members, and employees to join us in supporting *The Freedom to Help Foundation* in 2026.

Of course, maintaining a safe and secure financial institution remains one of our highest priorities, and this past year we continued to strengthen the systems and practices that protect our members' assets and information. These efforts, combined with our strong capital position and sound governance, ensure that Freedom remains a trusted, stable, and secure partner for our members' financial futures. As we reflect on the transformational year that

2025 was for Freedom, I extend my gratitude and thanks to all of you for your support of and trust in Freedom. A special note of appreciation is extended to my fellow members on the board of directors, the leadership team, and the supervisory committee. I also extend my sincere appreciation to the outstanding Freedom staff, whose expertise and commitment to our members have been essential to our progress this year. Their efforts exemplify the values that define Freedom Federal Credit Union. Without the dedicated service of these individuals, Freedom would not be as successful as it is.

Turning toward the next phase of Freedom's progress, I have renewed excitement for what is to come for our Credit Union. We have a bright future, and we are moving forward with one vision, with one purpose, as one Freedom.★

Respectfully submitted,

**Lisa Ermatinger**  
Chair

## DEPOSITS

**\$496.8M** IN SHARE DEPOSITS

## VEHICLE LOANS

**1,812** VEHICLE LOANS FUNDED  
**\$65.5M** IN FUNDED VEHICLE LOANS

## HOME LOANS

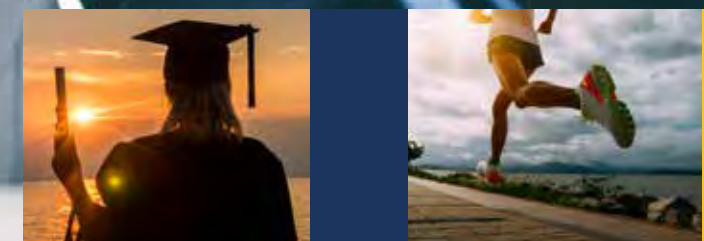
**159** HOME LOANS FUNDED  
**\$4.1M** IN HOME PURCHASES FUNDED  
**\$655K** IN HOMES REFINANCED  
**\$3.6M** IN HOME EQUITY LOANS FUNDED  
**\$9.1M** IN HOME EQUITY LINES OF CREDIT EXTENDED

## CONSUMER LOANS

**935** UNSECURED CONSUMER LOANS FUNDED  
**\$4.4M** IN ANYTHING LOANS FUNDED  
**\$2.6M** IN DEBT CONSOLIDATION LOANS FUNDED  
**\$3.5M** EXTENDED IN VISA® CREDIT CARDS AND LINES OF CREDIT

## BUSINESS BANKING

**137** BUSINESS LOANS FUNDED  
**\$34.1M** IN BUSINESS LOANS FUNDED



# PRESIDENT/CEO REPORT



This past year has been one of remarkable change and equally remarkable results for our Credit Union. After Atlantic Financial Federal Credit Union members voted to approve the merger into Freedom, the leadership teams in both credit unions set to work making the merger as smooth and seamless an experience as possible for all members. While there was initial disruption for some members, the systems conversion was managed effectively. Feedback volume was highest immediately after the transition, which aligns with typical expectations for major system changes. However, the team's rapid response to member concerns, as evidenced by the high rates of resolution and member satisfaction along with declining complaint volume, demonstrated that operational teams were well-coordinated and responsive. The culmination of a year's worth of hard work came to fruition and Atlantic Financial members officially became one with Freedom at the end of the year.

We are now able to offer a full suite of premier financial products and services, as well as increased access with the addition of two new branch locations to serve all members with excellence. We welcomed the leadership and staff of Atlantic Financial into the Freedom Team, which brings fresh perspectives to better serve our diverse membership. I am exceptionally proud of the way our two Teams navigated this complex undertaking.

The successful completion of the merger means that we are starting yet another new chapter in our Credit Union's evolution. As Freedom continues to grow, we understand that we need to remain steadfast in our mission, to not lose sight of the reason our Credit Union exists in the first

place. Our focus always has been, and will continue to be, about serving our members.

## FINANCIAL PERFORMANCE

Freedom Federal Credit Union remains a strong financial institution with solid financial performance. We remain committed to managing the growth of our Credit Union in a way that shows deep regard for our members, while strategically putting Freedom in a stronger position for the future.

In 2025, our ASSETS INCREASED **17.6%** to **\$557.4 million**, DEPOSITS GREW **17.0%** to **\$496.8 million** by year-end, and NET INCOME REACHED **\$2.1 million**.

We funded **3,095** LOANS to **2,303** MEMBERS, resulting in a LOAN VOLUME of **\$129.3 million**.

We welcomed **2,951** NEW MEMBERS to Freedom and prepared to welcome an additional **8,389** members from Atlantic Financial. We look forward to serving all members with excellence for years to come. Freedom remains well capitalized, exceeding regulatory requirements.

We funded more than **\$17.4 million** in MORTGAGE and HOME EQUITY LOANS and provided **1,812** members with more than **\$65.5 million** in AUTO LOANS, an **85.5%** increase.

We are proud of the work our business banking team has done, supporting **137** local enterprises with a total of **\$34.1 million** in BUSINESS LOANS, marking a **34.3%** increase in LOAN FUNDING. These loans have a direct and lasting impact on the communities we serve.



Our commitment to providing philanthropic support shone even brighter in 2025. *The Freedom to Help Foundation* continued to strengthen its impact across the city of Baltimore and Baltimore, Carroll, and Harford counties. In 2025, through the Foundation, Freedom Federal Credit Union supported local nonprofits, educators, military families, healthcare providers, and community organizations that share Freedom's commitment to improving the lives of those we serve. Through financial support, grants, volunteer initiatives, and strategic partnerships, the Foundation focused on meeting essential community needs, from financial wellness and education to healthcare programs, youth programs, and social services, to name a few.

Freedom believes that meaningful change begins at the local level, and Freedom, through *The Freedom to Help Foundation*, remains a dedicated force for good, ensuring that resources and support reach the individuals and organizations that make our community stronger.

As a result, we contributed over **\$180,000** to **more than 80** local organizations.

## ONE VISION. ONE PURPOSE. ONE FREEDOM.

As we look ahead, I am both excited and energized about the future of Freedom. The addition of Atlantic Financial Federal Credit Union to the Freedom family has combined two strong institutions into one, and I am confident that our investment will have a positive impact on our communities and for our members in both the short and long-term.

Freedom is better positioned, now more than ever, to serve Freedom members with a diverse set of tools that will enhance financial journeys of all walks of life. We would not have achieved our goals without the support and trust of our members, and I thank each of you for allowing us the opportunity to be a part of your lives as your trusted financial partner.

In closing, I want to thank the Freedom Team — the leadership team, staff members, our board of directors, and the supervisory committee — for all your hard work and dedication in the past year. Your efforts have helped us achieve our status as one Credit Union with one vision, one purpose, one Freedom.★

Respectfully submitted,



**Michael MacPherson**  
President and CEO



# THE FREEDOM TO HELP FOUNDATION

The Freedom to Help Foundation was established to advance the Credit Union's commitment to improving lives. Our mission is simple: 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.

In 2025, Freedom Federal Credit Union, through The Freedom to Help Foundation, provided over \$180,000 in financial support to dozens of nonprofits and community organizations throughout the city of Baltimore and Baltimore, Carroll and Harford counties. This financial support provided much-needed resources for these organizations to continue their great work in building stronger, inclusive and more resilient communities.

You can also help us with our mission. Support The Freedom to Help Foundation's efforts to build a better tomorrow for our shared communities through a donation or by attending a fundraising event. With your support, we can expand our resources and continue to make a meaningful difference in the lives of so many who need it.★



**LEARN MORE –  
DONATE**

# FREEDOM ROCKS '25

Freedom Federal Credit Union, through The Freedom to Help Foundation, hosted its biggest fundraiser of the year, the second annual Freedom Rocks Bull and Shrimp Roast on Saturday, November 15th, raising over \$27,000 to support the Foundation's mission 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. We were joined by 350 great friends and supporters for a great event.

BIG THANKS to all the sponsors, donors, and attendees whose support made Freedom Rocks '25 a great success. See you all in November for Freedom Rocks '26.



# COMMUNITY AND FINANCIAL SUPPORT



Freedom was a proud sponsor of the Harford County NAACP's Freedom Fund Luncheon, supporting an event centered on mentorship, legacy, and positive community impact.



Freedom delivers snacks, supplies, and small comforts to brighten the day for healthcare staff as sponsor of the Upper Chesapeake Health's Cheer Cart program.



Freedom team members connect with the community at the 2025 Perry Hall Town Fair, sharing resources and celebrating local engagement and community.



Freedom proudly sponsors a 2025 Harford County Chamber of Commerce STEM Scholarship, recognizing student achievement and investing in the next generation of innovators and leaders.



As a premier sponsor of the Harford County Public Schools Service Recognition Program, Freedom helps celebrate employees whose years of dedication make a lasting difference for students and families.



Freedom team members volunteer with Extreme Family Outreach to assemble and deliver Thanksgiving meals to local families, helping bring support and holiday cheer across the community.



Through its sponsorship of the Harford County Public Schools Bus Driver and Attendant of the Year Banquet, Freedom helps to recognize transportation team members who safely support students each day.



Freedom recognizes 10 local educators at its Golden Apple Awards reception. The Golden Apple Awards celebrate outstanding educators whose innovative ideas are helping shape the future of local students and schools. 2025 award recipients (from left): Rhea Butler, Julia Bailey, Michelle Curry, Mike Homishak, Jessica Todd representing Lisa Brown, Tara Recor, Melissa Berardelli, Amanda Coyne representing Lindsey Gilmour, Melissa Adler representing Taylor Herring, and Jim Renaud.



The Freedom to Help Foundation donates to Luna's House Animal Care and Education Center, supporting its mission to care for animals in need and connect them with loving homes.



At the Harford County Housing Fair and Freedom's First-Time Homebuyer Workshop, Freedom's mortgage team shares guidance and resources to help families take confident steps toward homeownership.



Freedom supports The League for People with Disabilities by promoting resources and services that empower individuals and families in the community.



Through The Freedom to Help Foundation, Freedom presents a donation to MedStar Franklin Square Medical Center supporting its Employee Assistance Fund and Food Rx Program, helping strengthen community health and wellness.



In response to urgent community need, The Freedom to Help Foundation provides a \$10,000 donation to the Maryland Food Bank, helping supply more than 10,750 meals to nearly 700 households impacted by the SNAP benefit suspension.

# SUPERVISORY COMMITTEE REPORT



The Supervisory Committee serves as an independent representative of Freedom's members, as mandated by The Federal Credit Union Act. The major purpose of the Committee is to protect and safeguard Freedom members' assets. The Committee

monitors internal controls, guards against loss, detects areas of fraud and errors, and promotes effectiveness and efficiency of operations. The Committee ensures laws, regulations, and internal policies and procedures are set according to established laws, and carried out faithfully. Freedom's Senior Management and staff, the Supervisory Committee, and Yount, Hyde, and Barbour, P.C. (YHB), the outside certified public accounting (CPA) firm, as well as an internal audit firm, work together to provide a strong control function, as well as ensure members receive the best possible service.

YHB performs an annual audit of the Credit Union's financial statements in accordance with generally accepted auditing standards. The internal audit firm administers a comprehensive risk assessment and internal audit program, and reports findings to the Committee to ensure compliance with procedures, policies, and federal laws and regulations. Freedom Senior Management and staff interact with YHB, the internal audit firm, and the National Credit Union Administration (NCUA) examiners in executing the various audit objectives.

In 2025, the Committee reviewed and acted upon all procedural concerns, addressed all personnel and member problems that arose during the year, and

took appropriate action to resolve issues. The Committee periodically examined Freedom's financial reports and related statements during 2025. YHB performed the Verification of Member Accounts and conducted the 2025 External Annual Audit for the Supervisory Committee in January of 2026. The financial report, as presented in this Annual Report, is extracted from that audit.

This Annual Audit Report (as of December 31, 2025) contains no reportable conditions. It is the opinion of the Supervisory Committee that the affairs of Freedom Federal Credit Union are being managed responsibly.★

All comments and concerns should be sent to:  
**Supervisory Committee**  
**Freedom Federal Credit Union**  
**2019 Emmorton Road**  
**Bel Air, MD 21015**  
*(Please do not send payments to the Supervisory Committee.)*

Respectfully submitted,

*Deborah M. Bloom*  
**Deborah Bloom, Chair**  
**Jim Church, Jr., Secretary**  
**Michael Kaiser, Member**



# INDEPENDENT AUDITORS REPORT

## OPINION

The summary financial statements, which comprise the summary balance sheets as of December 31, 2025 and 2024, and the summary statement of income for the years then ended, are derived from the audited financial statements of Freedom of Maryland Federal Credit Union as of and for the years ended December 31, 2025 and 2024. We expressed an unmodified audit opinion on those audited financial statements in our report dated April 7, 2026.

In our opinion, the accompanying summary financial statements of Freedom of Maryland Federal Credit Union as of and for the years ended December 31, 2025 and 2024, referred to above are consistent, in all material respects, with the audited financial statements from which they have been derived, on the basis described in Note 1 of those audited financial statements.

## SUMMARY FINANCIAL STATEMENTS

The summary financial statements do not contain the statements of comprehensive income, changes in members' equity, cash flows, and all the disclosures required by accounting principles generally accepted in the United States of America. Reading the summary financial statements and the auditor's report hereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

## RESPONSIBILITY OF MANAGEMENT FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation of the financial statements in accordance with the criteria described in Note 1 to Freedom of Maryland Federal Credit Union's audited financial statements.

## AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with auditing standards generally accepted in the United States of America. The procedures consisted principally of comparing the summary financial statements with the related information in the audited financial statements from which the summary financial statements have been derived and evaluating whether the summary financial statements are prepared in accordance with the basis described in Note 1 to the audited financial statements.

*Yount, Hyde & Barbour, P.C.*

Yount, Hyde and Barbour, P.C.  
 Roanoke, Virginia  
 April 7, 2026



8100 Sandpiper Circle, Suite 308, Baltimore, Maryland 21236  
 Phone: 443.725.5074 • Website: YHBcpa.com



# SUMMARY BALANCE SHEETS

For Years Ended December 31, 2025 and 2024

## ASSETS

	2025	2024
Cash and cash equivalents	\$ 68,613,553	\$ 82,167,659
Loans to members, net of allowance for credit losses of \$3,578,930 in 2025 and \$2,713,403 in 2024	437,412,202	359,864,812
Investment securities available for sale	23,673,182	14,909,091
Federal Home Loan Bank stock	781,600	684,500
National Credit Union Share Insurance Fund deposit	4,818,677	3,953,621
Perpetual contributed capital	1,617,927	1,367,927
Accrued interest receivable	1,576,039	1,188,126
Core deposit intangible	1,111,605	-
Property and equipment	8,893,786	3,909,207
Foreclosed real estate	171,613	-
Prepaid expenses and other assets	8,706,155	6,086,812
Total assets	<u>\$ 557,376,339</u>	<u>\$ 474,131,755</u>

## LIABILITIES AND MEMBERS' EQUITY

Liabilities		
Members' share accounts	\$ 496,837,909	\$ 424,809,625
Federal Home Loan Bank advances	8,000,000	8,000,000
Accrued expenses and other liabilities	7,065,398	6,823,792
Total liabilities	<u>511,903,307</u>	<u>439,633,417</u>
Members' equity		
Undivided earnings	45,933,606	35,714,282
Accumulated other comprehensive loss	(460,574)	(1,215,944)
Total members' equity	<u>45,473,032</u>	<u>34,498,338</u>
Total liabilities and members' equity	<u>\$ 557,376,339</u>	<u>\$ 474,131,755</u>

# SUMMARY STATEMENTS OF INCOME

For Years Ended December 31, 2025 and 2024

## INTEREST INCOME

	2025	2024
Interest on loans	\$ 26,256,739	\$ 20,402,958
Interest on investments	4,475,870	4,067,168
	<u>30,732,609</u>	<u>24,470,126</u>

## INTEREST EXPENSE

Dividends on members' shares	7,742,459	6,771,632
Borrowings	388,360	680,808
	<u>8,130,819</u>	<u>7,452,440</u>
Net interest income	22,601,790	17,017,686

## PROVISION FOR CREDIT LOSSES

Net interest income after provision for credit losses	<u>4,067,129</u>	<u>2,677,094</u>
	<u>18,534,661</u>	<u>14,340,592</u>

## NON-INTEREST INCOME

Card services	2,178,578	1,607,509
Share account fees	1,469,104	872,158
Bargain purchase gain	1,599,157	-
Other	954,014	587,410
	<u>6,200,853</u>	<u>3,067,077</u>

## NON-INTEREST EXPENSE

Compensation and benefits	11,221,680	8,654,484
Office occupancy	1,471,022	1,156,330
Office operations	1,588,041	1,085,377
Education and promotion	759,929	705,816
Loan and card servicing	2,642,951	1,720,965
Data processing and professional services	4,134,328	3,243,050
Other	786,293	835,698
	<u>22,604,244</u>	<u>17,401,720</u>
NET INCOME	<u>\$ 2,131,270</u>	<u>\$ 5,949</u>

These summary financial statements do not constitute a complete presentation. The complete set of audited financial statements, including the statements of comprehensive income, changes in members' equity, and cash flows, and the notes to the financial statements, are available at the Credit Union office during normal hours of operation.



# MEMBERS' REMARKS ABOUT FREEDOM

Thank you for the consistent and accommodating customer service that I experience each and every time I come to this branch.

– ELAINE T.

I have been a member at Freedom for a number of years and have always been pleased with their service.

– SHIRLEY M.

Always friendly and attentive, great bank and great customer service. They are my favorite banking partners.

– JOHN P.

Since I have been a member of Freedom Federal Credit Union, service has been outstanding. The people that work at each credit union branch believe in what they do, take pride in serving and helping members such as me. Freedom truly meets the needs of people, I haven't experienced anything like this level of service that fosters a real relationship with individuals at any bank (big or small) or any other credit union anywhere.

– CHRISTOPHER G.

I have been a member for 20+ years with mortgages and car loans and never had a bad experience.

– BRIAN H.

I have been a member for a number of years. Everyone has always been friendly, inviting, and efficient at serving me. Thanks to everyone!

– BARRY L.

I've worked in public service all my life. It's important to give credit where credit is due. Freedom FCU has been everything I want and need.

– BERNADENE J.

The same day I came to Freedom to open an account, I went to another credit union. What a study in contrasts. Where Freedom was bright and friendly and professional, the other place was dark and silent and understaffed. I got two very different kinds of service at the two different establishments. I know which organization I am more comfortable giving my business to!

– MARY JO R.

If you aren't a member of Freedom Federal Credit Union, you are missing out on exceptionally good service.

– RAYMOND N.

Freedom Federal Credit Union meets my every financial need. The location is very convenient for me and the staff is always helpful.

– ANN C.

First, I love that I actually get to talk to a person. That is the best of all. Second, if they may not know something they actually find out and call you back within the time frame they give. Third, always kind and professional. Thanks for the human touch always.

– CARLA J.

I absolutely love the Fountain Green branch, mainly because of the staff. I have banked with several banks, and I do enjoy banking here. It's a good crew of people working the front.

– CHRISTOPHER R.

I have been a Freedom customer for a very long time, and have always gotten excellent service and have always been treated with respect.

– SHANNON T.

In my opinion, Freedom is the best bank around and in the state of Maryland!

– JAMES W.

Employees can make or break a business, and all of the employees at Freedom are making it a place that I want to continue doing business with.

– RICHARD B.

Freedom has always helped us when we needed it. I would recommend to anybody who wanted to borrow money.

– EARL S.

I went into the branch to get a personal loan and everything went extremely smooth. The whole thing happened way faster than I expected and the staff was great!

– KAYLA S.

Nice people, courteous and everyone makes you feel welcome. Another customer recommended Freedom to me a couple months ago, and I decided to check them out. I opened a saving account and recently applied for a loan.

– FRANCES P.



# BRANCHES

## EDGEWOOD BRANCH

8213 Hoadley Road, Building E 5002  
Gunpowder, MD 21010

## FOREST LAKES BRANCH

1990 Rock Spring Road  
Forest Hill, MD 21050

## FOUNTAIN GREEN BRANCH

1304 E. Churchville Road  
Bel Air, MD 21014

## HONEYGO BRANCH

5000 Honeygo Center Drive  
Perry Hall, MD 21128

## HUNT VALLEY BRANCH

40 Schilling Road  
Hunt Valley, MD 21031

## PARK AVENUE BRANCH

2019 Emmorton Road  
Bel Air, MD 21015

## SWAN CREEK BRANCH

2025 Pulaski Highway  
Havre de Grace, MD 21078

## PIKESVILLE BRANCH

1809 Reisterstown Road, Suite 151  
Pikesville, MD 21208

# CONTACT US

## MAILING ADDRESS:

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Bel Air, MD 21014

## CONTACT CENTER:

800-440-4120  
TDD: 410-676-9584

## E-MAIL:

[memberservice@freedomfcu.org](mailto:memberservice@freedomfcu.org)

## WEBSITE:

[freedomfcu.org](http://freedomfcu.org)



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