



MEMBER NEWSLETTER

MAY 2026



IN THIS EDITION...

- Apply For A Golden Apple Award!
- Upcoming Events
- Cryptocurrency Scams to Look Out For
- Freedom in the Community
- Enter to Win a \$25 eGift Card!

...And more!

Connect With Us on Social Media!



800.440.4120
freedomfcu.org



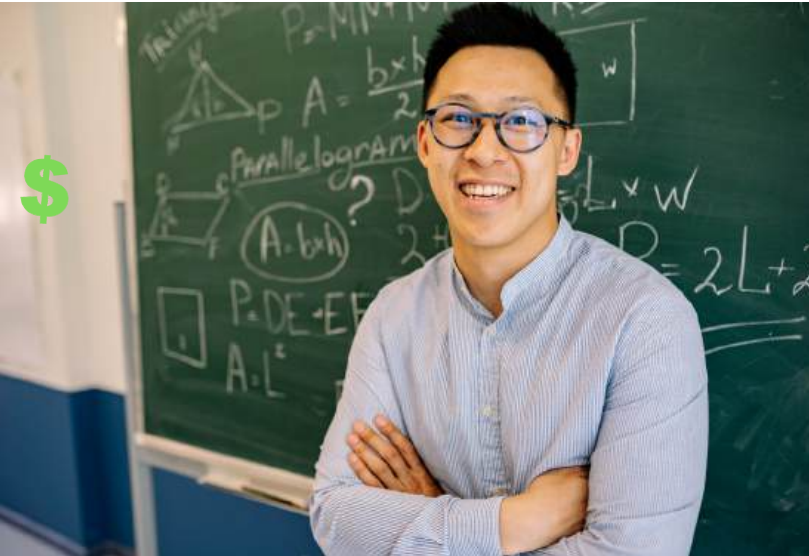
VOTE FREEDOM AS BEST OF BALTIMORE!

Freedom has been nominated for Best Bank/Credit Union in Baltimore! We are honored to be nominated for recognition as a local favorite, and we couldn't do it without you.

Voting runs until May 10th (you can vote daily!), and we hope you will cast your ballot for Freedom!

CAST YOUR VOTE NOW

CALLING ALL EDUCATORS! APPLY NOW FOR A 2026 GOLDEN APPLE AWARD



Calling all educators! Submit an application for Freedom's 2026 Golden Apple Awards, and you could receive up to \$2,000 for your school!

Awardees **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). 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 & APPLY](#)

FREEDOM PHILOSOPHY: ONE VISION. ONE PURPOSE. ONE FREEDOM.

I want to start by saying thank you.

Whether you've been with Freedom Federal Credit Union for decades, or whether you joined us more recently, your trust is something we never take lightly. Everything we do - every decision, every investment, every long-term plan - begins with that trust.

When I reflect on 2025, one word rises above all others: transformation.

This past year wasn't simply another year of growth. It was a defining year that tested us, stretched us, and ultimately strengthened us.

In 2025, Freedom completed the merger with Atlantic Financial Federal Credit Union. This was a milestone that represented years of careful planning, thoughtful due diligence, and intentional leadership. Mergers are often talked about in terms of size or scale, but this was about something far more important.

It was about strengthening our mission. It was about ensuring long-term stability. And it was about creating greater opportunity for members, employees, and the communities we serve.

We didn't rush the process. We didn't compromise our values...

(continue reading at the link below)

[CONTINUE READING](#)



ANY...NEED

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](#)



UPCOMING EVENTS AT FREEDOM

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

Swan Creek Shred Day - May 16th, 9 AM - 12 PM - Community Shred Day event at our Havre de Grace location

Credit Cards: The Good and the Bad - May 20th, 7 PM - 8 PM
FREE virtual webinar event

Understanding Your Credit Score - June 3rd, 6 PM - 7 PM
FREE in-person seminar at MedStar Franklin Square

FOUR CRYPTOCURRENCY SCAMS

Scammers follow the money, which means they've got their hands in cryptocurrency and traditional currency. Here are four cryptocurrency scams to watch out for:

1. Bitcoin Investment Scams - In this ruse, a scammer reaches out to crypto investors pretending to be an investment manager. They say they've earned millions investing in Bitcoin, and can invest the target's money for similar results. The catch? An upfront fee, of course! With money in hand, they disappear.

Protect Yourself: Never pay an upfront fee for a service you've never used without doing solid research into its authenticity.

2. Romance Scams - In these scams, criminals use online dating sites to scam singles looking for legitimate love connections. Once the "relationship" feels trustworthy, the online "date" starts talking about an outstanding cryptocurrency opportunity, promising lucrative returns. The victim makes an investment and loses it all to their "romantic partner".

Protect Yourself: Never share money with an unverified online contact you've never personally met.

3. Social Media Cryptocurrency Giveaway Scams - Scam rings use social media platforms to advertise crypto giveaways. If a target clicks on the giveaway, they're directed to another site seeking a payment to verify their account for the giveaway. If they comply, the victim loses this money. Worse, the link to pay the fee may contain malware.

Protect Yourself: Never click on an ad to buy cryptocurrency. Instead, look up secure investment sites directly.

4. Employment Offers - In this scheme, scammers impersonate recruiters to gain access to crypto accounts. They may offer a job opportunity that only takes payment in crypto for job training. Of course, the job is bogus and all the target will gain from the "training" is a loss of cryptocurrency.

Protect Yourself: Never accept a job offer that insists on payment for training via cryptocurrency.

FREEDOM IN THE COMMUNITY



HCPS TRANSPORTATION AWARDS

Freedom was proud to sponsor and attend the Harford County Public Schools 5th Annual Bus Driver and Attendant of the Year Luncheon!

Congratulations to all finalists and winners for this well-deserved recognition. Your dedication, patience, and care make a meaningful difference every single day, helping students start and end their school days with positivity and support.

Thank you for the incredible role you play in our community. We appreciate you!

MDDCCUA NETWORKING FAIR

At the Maryland & DC Credit Union Association's 'New Hire Networking Fair,' Freedom connected with emerging professionals navigating their first steps in the industry. We were especially proud to have our Chief Growth Officer, Carmen Mirabile, join fellow credit union leaders on the panel to share insights and real-world perspectives.

The conversations and shared experiences made for a meaningful event - one that reinforces the strength of our industry's future.



HCPS TEACHER OF THE YEAR

Freedom was thrilled to join Harford County Public Schools for their 'Celebration of Excellence in Education' event.

It was a powerful reminder of the dedication, care, and commitment happening in classrooms across our community.

Congratulations to all the nominees, and a special shout-out to Teacher of the Year, Michael James!





— 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:

ARGHYA 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 5/15/2026.

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

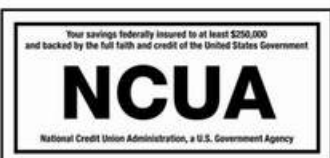
5000 Honeygo Center Dr
Perry Hall, MD 21128

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](#).