



MEMBER NEWSLETTER

JUNE 2026



IN THIS EDITION...

- Get Social With Freedom!
- Be Cautious When Charging Your Phone in Public
- Freedom in the Community
- 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

2026 GOLDEN APPLE AWARDS

NEW EXTENDED DEADLINE



Freedom's Golden Apple Awards submission period has been extended! Entries must be submitted by midnight on **June 7th** to be considered for one of TEN Annual Educator Awards ranging from \$500 up to \$2,000.

Eligible applicants are Education Employees who may be a deserving teacher, school administrator or school support employee from a Harford County, Baltimore County, Baltimore City, or Carroll County primary/secondary school (public or private).

Awardees are required to be Freedom members (New members are welcome to apply).

[LEARN MORE AND APPLY](#)



REV UP YOUR SAVINGS

Lower your current auto loan rate

Take up to 2.00% APR* off your current auto loan rate when you refinance from another institution!¹

Check out our website to start saving today.²

[LEARN MORE](#)

FREEDOM AWAITS

Two ways to turn your pile of bills into one manageable payment

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

[LEARN MORE](#)



*APR=Annual Percentage Rate. Subject to credit criteria. Existing auto loan must be open for at least six months. New loan term with Freedom cannot exceed 66 months. 1 Refinancing available only on auto loans from another financial institution. Not available on existing loans with Freedom Federal Credit Union. 2 Depending on loan terms, your monthly payments may or may not be reduced. Any actual amount of money you save will vary.

ARE WE FRIENDS YET? FIND US ON SOCIAL MEDIA!

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 [LinkedIn](#) and [Instagram](#).

Check back often or turn on post notifications to make sure you never miss an update!

BE CAUTIOUS WHEN CHARGING YOUR PHONE

Having a charged cellphone provides a sense of security. As smartphones and portable devices became the standard, many businesses and public places adapted by providing USB or USB-C ports in addition to electrical outlets. This way, you can plug directly into the wall without using a power block.

Sadly, these amenities are often compromised. Cybercriminals often tamper with these ports to steal data or transfer malware to your device. They can even download software to take control of your phone remotely, or lock you out of it entirely. This crime is called “juice jacking.”

Scammers choose places where they can do the most damage - airports, shopping malls, hotels, and other places where people linger. If you're low on battery in a public place, use these tips to stay safe and avoid juice jackers.

- 1. Use a Power Plug** - The easiest way to thwart the scam is to use electrical outlets exclusively. Hackers can't use a power plug to transfer data to or from your device, so you can be sure there's no malicious tech in the outlet. Yes, it's a hassle to carry one more thing, but it's worth it to avoid compromising your personal information.
- 2. Pick Up a Battery** - Consider purchasing a portable power bank with you. These are small, efficient, and often connect wirelessly to your phone. If you don't want to keep one in your pocket or purse all the time, keep a charged battery in your glove compartment.
- 3. Conserve Your Power** - The easiest way to avoid public charging stations is not to need one in the first place. There are several things you can do to maximize your phone's battery.
 - Keep your apps and software updated. Running outdated software could be chewing through your battery life.
 - Switch to low power mode when you go out. Most phones have the “low power mode” option, which will automatically turn off unnecessary background activity.
 - Manage your notifications. Limit push notifications for unnecessary apps.
 - Turn on airplane mode. If you're really in a pinch, turn your phone on airplane mode until you need it. Your battery will last longer.

Cybercriminals are always looking for new ways to access personal information, and public USB ports can be an easy target. Taking simple preventive steps can help you charge safely and travel with greater peace of mind.

FREEDOM IN THE COMMUNITY



HCPS RECOGNITION RECEPTION

Freedom had the opportunity to continue our tradition of partnering with Harford County Public Schools for their Annual Recognition Dinner, honoring employees who have reached meaningful service milestones within the school system.

We're grateful for the lasting impact HCPS educators and staff make every day, and we're honored to celebrate alongside them.

SWAN CREEK SHRED DAY



6,000 LBS
SHREDDED



51 TREES
SAVED



21,000
GALLONS OF
WATER SAVED



12,300 KW
SAVED

Thank you to everyone who joined us for our last Shred Day of the spring season! Because of your generous donations, we raised over \$450 for The Freedom To Help Foundation.

We are incredibly grateful for the support of our community, and hope to see you all Saturday, September 19 for the **next Shred Day** event in Bel Air!



MILITARY APPRECIATION LUNCHEON

Service. Sacrifice. Commitment. Those values were at the heart of the Harford County Chamber of Commerce's 2026 Military Appreciation Luncheon, and Freedom was honored to once again support this meaningful tradition as a sponsor and community partner.

We are grateful for the opportunity to stand alongside our community as we say "thank you" to those who have served.





P.O. Box 1545 Bel Air, MD
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'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:

ELENI 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 6/15/2026.

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

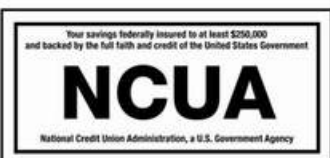
5000 Honeygo Center Dr
Perry Hall, MD 21128

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](#).