



MEMBER NEWSLETTER

AUGUST 2026



IN THIS EDITION...

- Get Your Tickets for Freedom Rocks '26
- Upcoming Member Shred Day: September 19th
- Freedom in the Community
- Help Us Stuff The Bus
- Enter to Win a \$25 eGift Card!

...And more!

Connect With Us on Social Media!



800.440.4120
freedomfcu.org



11/14/2026
FREEDOMFCU.ORG/ROCKS

80's Rewind

Join Freedom Federal Credit Union on November 14th for our 3rd annual fundraiser: **Freedom Rocks '26 Bull and Shrimp Roast** in support of The Freedom to Help Foundation.

Enjoy an evening of great fun, food, drinks, and nonstop hits from the biggest bands and artists of the 1980s. Break out the neon, leather, lace, and leg warmers, and come dressed in your best 80s-inspired look for a chance to win our Best Dressed award!

All proceeds benefit The Freedom to Help Foundation. The Foundation's mission is to enrich the communities we serve, empower individual success through education, provide resources for health and wellness, and support our military and their families.

LEARN MORE AND REGISTER



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](#)



LOOKING FOR A SMARTER WAY TO PAY FOR COLLEGE?

We've Got You Covered

Freedom has partnered with Sallie Mae to offer Student Loan options that are designed specifically for you.** It's time to invest in yourself and your dreams!

[LEARN MORE AND APPLY](#)



*APR=Annual Percentage Rate. Subject to credit criteria. The Introductory APR for purchases and balance transfers will apply to transactions posted to your Account during the first 90 days following the opening of your account. A 0.99% balance transfer fee is applicable for each balance transfer. This offer is available on the Visa Signature credit card only, membership eligibility applies. Any existing balances on Freedom Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers. **These loans are made by Sallie Mae Bank or a lender partner. Freedom Federal Credit Union is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers.

MEMBER SHRED DAY IS SEPTEMBER 19TH!

Protect your personal information and clear out unwanted paperwork at our **FREE** Member Shred Day event at the Park Avenue Branch in Bel Air!

Saturday, September 19th from 9 AM - 12 PM (or until truck is full)

Please do not arrive prior to 8:45 AM

[LEARN MORE](#)

BACK-TO-SCHOOL HACKS TO BEAT INFLATION

Back-to-school season is here, but the second-biggest shopping season of the year is shaping up to be more expensive than ever. No worries, though. You can trim your back-to-school spending and keep your budget intact...

1. **Set a budget and stick to it** - Create a realistic budget for your back-to-school shopping and stick to it. Start with a list of essential items and set a target amount for each category. This will help you avoid impulse purchases and stay within your financial limits.
2. **Start early and plan ahead** - One of the best ways to save money is to start shopping early. This will help you take advantage of sales and avoid the last-minute rush when prices may be higher.
3. **Take inventory of what you already have** - Before heading to the stores, check out the inventory of supplies and clothes you already have at home. This can help you avoid buying more of what you already have and save a lot of money.
4. **Shop during tax-free holidays** - Many states offer tax-free holidays, where certain items are exempt from sales tax. Plan your shopping around these dates to maximize your savings.
5. **Buy in bulk** - For items you'll need to buy many of, like notebooks, pens and paper, buying in bulk can be cost-effective. You'll generally find discounts on bulk purchases at warehouse stores and office supply retailers.
6. **Use price comparison tools** - Harness the power of technology to find the best deals as you shop for school supplies, gear and clothing this season. A price comparison website or app will automatically compare prices across different retailers to find the best deal.
7. **Consider secondhand options** - Thrift stores, consignment shops and online marketplaces, like eBay and Facebook Marketplace, can be treasure troves for gently used clothing, backpacks and other school supplies.
8. **Choose quality over quantity** - While buying the cheapest option available may be tempting, investing in high-quality items could save you money in the long run.
9. **Take advantage of student discounts** - Many retailers offer student discounts on many items, from clothing to electronics. Check out the sites of your favorite retailers to see what they offer before completing a purchase.
10. **Leverage cash back and rewards programs** - You may want to use credit cards offering cash back or rewards on purchases to get a little extra back from your spending. Do this if you know you can pay off the credit card bill in full soon after.

FREEDOM IN THE COMMUNITY



2026 HCC GOLF TOURNAMENT

The 2026 Harford Community College Golf Tournament raised \$55,000, with every dollar helping expand scholarship opportunities for students throughout our community.

Freedom was honored to sponsor and partner in this longstanding tradition. It was a wonderful day spent with community leaders, supporters, and golfers who all share a common goal: investing in education and opening doors for the next generation.

MINORITY OUTREACH FAIR

Freedom was excited to participate in the Minority Outreach Fair, where we had the opportunity to connect with entrepreneurs, business leaders, and community organizations from across the region.

Building relationships is one of the most rewarding parts of what we do. Events like this create valuable opportunities to share ideas, strengthen partnerships, and support the continued growth of local businesses.



FREEDOM VOLUNTEERS SUPPORT MARYLAND SPCA

Earlier this summer, Team Freedom had the opportunity to volunteer at the **Maryland SPCA**.

We walked shelter dogs and helped pack pet food for the Kibble Connection pantry, supporting local pets and the families who love them.

We're proud to support organizations that make a difference in our communities!

HELP US STUFF THE BUS!

Freedom is collecting school supplies until September 11th, 2026, and donating couldn't be easier. Each Freedom location has a donation box. If you would like to donate, choose any item(s) from the list below, then drop off at your local branch.

Please Consider Donating The Following New Items:

- Backpacks
- Binders (1 & 2-inch)
- Binder Pencil Pouches
- Colored Pencils (12 Count)
- Composition Books
- Crayons (24 Count)
- Erasers (Cap & Pink)
- Glue (Bottles & Sticks)
- Hand Sanitizer (16 oz)
- Highlighters
- Index Cards
- Markers (Dry Erase, Washable, & Permanent)
- Mechanical Pencils
- Notebook / Filler Paper
- Paper (Copy, Construction, & Graph)
- Pencils
- Pencil Boxes
- Pencil Sharpeners
- Pocket Folders
- Rulers
- Scissors
- Spiral Notebooks
- Sticky Notes
- Zippered Storage Bags
- Tissues & Wipes

Thank you for helping us support The Harford County and Baltimore County Education Foundations as they provide local students with the supplies they need!

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:

GEORGE F.!

*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 8/15/2026.



P.O. Box 1545 Bel Air, MD
21014 | 800-440-4120

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 E Churchville Rd
Bel Air, MD 21014

Edgewood*

8213 Hoadley Rd
Building E 5002
Gunpowder, MD 21010

**Access requires a Visitor's
Pass to enter the base*

Honeygo

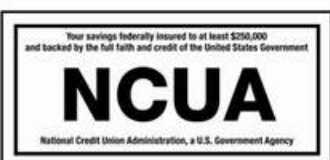
5000 Honeygo Center Dr
Perry Hall, MD 21128

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](#).