



MEMBER NEWSLETTER

JULY 2026



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- TKG: Coordinate Your Beneficiary Designations
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- Enter to Win a \$25 eGift Card!

...And more!

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800.440.4120
freedomfcu.org

FREEDOM VOTED BEST CREDIT UNION



Freedom Federal Credit Union has been named Best Bank/Credit Union in Baltimore Sun's Best of Baltimore Awards and Best of Harford County Awards!

These recognitions are particularly meaningful because they come directly from the communities we proudly serve.

Thank you for voting, thank you for choosing Freedom Federal Credit Union, and thank you for making these achievements possible.

THE KELLY GROUP SAYS: COORDINATE YOUR BENEFICIARY DESIGNATIONS

Most of us would never intentionally leave our family a financial puzzle to solve. Yet that can happen when beneficiary designations on retirement accounts, insurance policies, bank accounts, and investment accounts are not coordinated with your will and overall estate plan. A will is important, but it does not control everything. Assets with named beneficiaries often pass directly to the people listed on those forms, even if your will says something different.

That means an outdated form can quietly undo your current wishes. A former spouse might remain on an old life insurance policy. One child might be named on an IRA while another is included only in the will. A retirement account may have no beneficiary at all, creating delay, added expense, or less favorable tax results. These are common oversights, often made by thoughtful people who assume their legal documents and account forms automatically work together.

A sound estate plan starts with coordination. Review your will, 401(k), IRA, annuities, life insurance policies, payable-on-death bank accounts, transfer-on-death investment accounts, and jointly owned property. Then ask whether they tell one consistent story. Who receives what? When? In what percentages? Are successor or contingent beneficiaries named to address what should happen in the event of a beneficiary's death or inability to receive the asset? Have you considered whether a beneficiary is a minor, has special needs, has difficulty managing money, or faces creditor, divorce, or tax concerns?

How assets should pass depends on your goals. Some may pass outright to individuals. Others may be better directed to a trust, particularly if you want oversight, protection for young beneficiaries, or control over timing. Married couples may need to balance simplicity with tax planning and asset protection. Charitably minded families may leave certain retirement assets to charity while directing other assets to heirs. Blended families often require special care to avoid unintended imbalance or conflict.

Taxes also matter. Traditional IRAs and 401(k)s can create taxable income for heirs, and inherited retirement account rules can be complicated. Life insurance proceeds are...

[CONTINUE READING ON OUR WEBSITE](#)



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](#)

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. 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.

THE GOLDEN APPLE AWARDS SUBMISSION PERIOD HAS ENDED

Thank you to everyone who applied this year! We are excited to support your incredible projects.

Don't forget: Freedom's Golden Apple Rewards Program offers educator-exclusive benefits. Get all of the details on our [website](#) today.

FREEDOM IN THE COMMUNITY



FREEDOM MEMBER AWARDED CREDIT UNION FOUNDATION SCHOLARSHIP

Please join us in congratulating Freedom member Bryce Davis, who is one of the 2026 Credit Union Foundation Scholarship Award Recipients.

The Credit Union Foundation MD|DC scholarship program recognizes students who have demonstrated a commitment to their education and future goals, helping them take the next step in their academic journey. We are proud to celebrate Bryce's achievement and the hard work that earned him this well-deserved recognition.

MEDSTAR FRANKLIN SQUARE STROKE CENTER

Freedom joined fellow Harford County community members for an informative event highlighting MedStar Franklin Square Medical Center's Comprehensive Stroke Center, and the exceptional care it provides to patients throughout our region.

We're fortunate to have access to nationally recognized healthcare right here in our community, and grateful for the opportunity to learn more about the incredible work happening every day.



ROCKFIELD MANOR PLAQUE DEDICATION

Freedom recently had the privilege of attending the plaque dedication ceremony at Rockfield Manor, recognizing the individuals whose generosity and dedication have helped preserve this special gathering place for the Bel Air community.

We're grateful to be part of a community that values history, volunteerism, and the people who work quietly behind the scenes to make places like Rockfield Manor possible.



SAVE THE DATE
NOVEMBER 14, 2026



80's Rewind

MARTIN'S VALLEY MANSION, HUNT VALLEY

THIRD ANNUAL BULL & SHRIMP ROAST BENEFITTING THE FREEDOM TO HELP FOUNDATION



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 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

Join Freedom Federal Credit Union on November 14th at Martin's Valley Mansion for our third annual fundraiser, Freedom Rocks '26 Bull and Shrimp Roast in Support of **The Freedom to Help Foundation**.

At Freedom Rocks '26, you'll enjoy an evening of great fun, food, drinks, and nonstop hits from the biggest bands and artists of the 1980s.

LEARN MORE AND REGISTER

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:

ANTHONY C.!

*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 7/15/2026.

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

