

MEMBER NEWSLETTER

SEPTEMBER 2026



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- Upcoming Freedom Events
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...And more!

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800.440.4120
freedomfcu.org

CONGRATULATIONS TO OUR 2026 GOLDEN APPLE AWARD RECIPIENTS!



Pictured above (L to R): Nicoletta Daríta de la Brown, Michelle McGuire, Ashley Algard, Aimee Smith, Jessica Willson, Eugene Liebel, Chere Dawson, Linda Boschert, Nicole Pross, and Julie Ciotola

Please join us in congratulating our 2026 Golden Apple Award recipients! This year's awards marked the program's 15th year of helping educators turn creative ideas into meaningful learning experiences. Freedom awarded ten grants totaling \$10,000, including two \$2,000 awards, four \$1,000 awards, and four \$500 awards.

Check out our social posts at the links below, or read the full press release on our website!

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YOUR HOME. YOUR WAY. **NOW THAT'S FREEDOM.**

Fast. Easy. Affordable.

Freedom offers a fast, easy mortgage process and great rates to get you in your dream home sooner. Click the link below to learn more about our mortgage, refinance, and first-time homebuyer options.

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



*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.

YOU DON'T WANT TO MISS THESE UPCOMING EVENTS

Help Us Stuff the Bus! - Now through September 11th

Support local students by donating new school supplies at any Freedom Branch

Member Shred Day - September 19th, 9 AM - 12 PM (or until truck is full)

Join us at our Park Avenue Branch on Emmorton Road for this members-only event

Freedom Rocks '26 Bull and Shrimp Roast - November 14th, 7 PM - 11 PM

Rock the night away at the 3rd Annual Freedom to Help Foundation Fundraiser

FREEDOM IN THE COMMUNITY



HARCAR CELEBRATION WEEK

Freedom joined the Harford County Association of REALTORS® during their Celebration Week to help keep the summer cookout going. Our team enjoyed spending time with the real estate professionals who help families throughout our community find a place to call home.

We were grateful for the invitation, and the chance to celebrate the people who work hard for their clients every day. And a special shoutout to Kevin Wiley for taking his turn behind the grill!

BACK TO SCHOOL WITH BCPS

Back-to-school excitement was already in the air when BCPS educators gathered for the Annual Partnership Fair.

We always enjoy the chance to connect one-on-one with teachers, administrators, and school staff as they prepare for another year of making a difference. Whether we were introducing someone to Freedom for the first time, or catching up with longtime members, every conversation was a reminder of the incredible work happening in our local schools.



SUPPORTING BALTIMORE BUSINESS

Tradepoint Atlantic was the perfect backdrop for the Chesapeake Gateway Chamber of Commerce's latest networking event, which Freedom was proud to sponsor.

Surrounded by local business leaders, community partners, and plenty of great conversation, the evening was a reminder that strong communities are built through meaningful connections.

We're grateful to everyone who joined us, and to the Chamber for creating another opportunity to connect while supporting the continued success of Eastern Baltimore County.



YOUR SMALL-TOWN DOCTOR OF FINANCIAL PLANNING SAYS: APPROACH SOCIAL SECURITY WITH CARE

Few financial decisions come with as much noise and misinformation as when to claim Social Security. Some people hear they should take benefits early because “the system won’t be there.” Others hear they should always wait until age 70. The right answer is usually more personal. Social Security should not be reduced to a rumor, headline, or one-size-fits-all rule. It deserves careful planning and coordination with the rest of your retirement strategy.

Social Security does face real financial challenges. The 2026 Trustees Report projects that the combined trust funds can pay full scheduled benefits until the third quarter of 2034; after that, continuing income would cover 83% of scheduled benefits unless Congress acts. That is serious, but it does not mean benefits will disappear. It means Social Security should be treated as one part of a broader retirement-income plan.

Regardless of the system’s long-term health, Social Security was never meant to replace all your income. The Social Security Administration (SSA) says benefits replace only a percentage of pre-retirement earnings: about 43% for a medium earner and about 28% for a maximum earner at full retirement age in 2026. Many advisers estimate retirees may need about 70% to 80% of pre-retirement income to live comfortably, so personal savings, pensions, and investment income remain essential.

Your benefit is based largely on your earnings history and claiming age. Social Security generally uses your highest 35 years of wage-indexed earnings, and your personal “my Social Security account” at ssa.gov is a useful place to review your earnings record and compare estimated benefits. You can generally claim as early as 62, but claiming before full retirement age - currently between 66 and 67, depending on your birth year - permanently reduces your monthly benefit. For those born in 1943 or later, delaying after full retirement age increases benefits by 8% per year, or two-thirds of 1% per month, up to age 70.

For couples, former spouses, and surviving spouses, the decision can be even more layered. A spousal benefit may be based on...

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This article is brought to you by The Kelly Group. The Kelly Group’s experienced and dedicated team of professionals provides a variety of financial planning and management services, all with one aim in mind: to help you and your family achieve your financial goals. [Learn more about TKG on our website.](#)



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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 for non-APG
personnel requires a Visitor's Pass.*

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

GREAT THINGS COME TO THOSE WHO SHARE THEIR LOVE OF FREEDOM

Freedom is rewarding our loyal members who share their love of Freedom membership with their family and friends.

You'll earn a \$50 bonus for every friend who opens a new Freedom membership and checking account.* And your friend will also receive a \$50 bonus!*

[LEARN MORE](#)

*Referred member must not have been a member of Freedom Federal Credit Union within the last 12 months. Youth and business memberships are excluded and you must be at least 18 years old to receive a referral bonus. New member must join and open an Empower Checking account within 30 days of referral in order to qualify. Referral bonus will be paid to both parties 90 days after the new membership is opened. The incentive will be deposited into Primary Share accounts. You must meet membership eligibility requirements, be of legal contract age, and establish membership at Freedom to qualify. All accounts are subject to our normal approval process. Members and accounts must be in good standing to receive bonuses. Full disclosures at www.freedomfcu.org/refer/

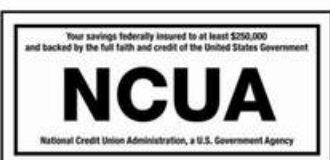
WANT TO WIN \$25.00?

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:

APRIL W.!

*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 9/15/2026.



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