



MEMBER NEWSLETTER

OCTOBER 2026



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- Rev Up Your Savings!
- Upcoming Closures
- The Kelly Group Says: "Stay One Step Ahead of Senior Scams"
- Enter to Win a \$25 eGift Card

...and more!

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800.440.4120
freedomfcu.org



FREEDOM
FEDERAL CREDIT UNION

**We've been nominated
for Best of Harford!**

Vote for us

VOTE FREEDOM AS BEST OF HARFORD!

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

Voting runs through October 4th (you can vote daily), and we hope you will cast your ballot for Freedom!

VOTE BEST BANK/CREDIT UNION

VOTE BEST MORTGAGE LENDER

FREEDOM IN THE COMMUNITY



NETWORKING AT NIGHT

Last week, Freedom's Park Avenue branch was buzzing as the Harford County Chamber brought local business professionals together for Networking at Night, presented by Freedom. The evening was full of new introductions, familiar faces, great conversations and, of course, plenty of food and drinks.

A big thank-you to the Harford County Chamber for organizing the evening and to the sponsors, Eco-Cool HVAC, Nancy Stuckey Merritt, and Salt Storm Pressure Washing, for making it possible.

SENIOR SCAMS SEMINAR

Scams targeting older adults are becoming increasingly sophisticated, making awareness and prevention more important than ever.

Freedom recently partnered with **The Epicenter** in Aberdeen for an informative seminar and roundtable focused on recognizing financial scams and protecting yourself and your loved ones.

Stay tuned for our next community Financial Education Event!



CCBC CRAB FEAST

There's something special about a Maryland crab feast, especially when it brings a community together for a good cause.

Freedom recently joined the **Community College of Baltimore County** for their annual Alumni Crab Feast, where alumni gathered to reconnect and support current and future scholars.

We love seeing community members give back to the institution that helped shape them, and we're proud to play a small part in supporting the students who come next.



REV UP YOUR SAVINGS

Lower Your Current Auto 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

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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](#)



*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. Federally insured by the NCUA.

UPCOMING CLOSURES

Please take note of the following closures and adjusted hours for all Freedom locations, and [visit our website](#) for a full list as we approach the holiday season:

October 12th - Columbus Day Closure: All Freedom Branches will be closed

October 14th - Hunt Valley Branch Event: Hunt Valley Branch will close at 4:00 PM

November 11th - Veterans Day Closure: All Freedom Branches will be closed

November 26th - Thanksgiving Closure: All Freedom Branches will be closed

November 27th - Black Friday Closure: All Freedom Branches will be closed

YOUR SMALL-TOWN DOCTOR OF FINANCIAL PLANNING SAYS: STAY ONE STEP AHEAD OF SENIOR SCAMS

Scams targeting seniors are not new, but they are becoming increasingly convincing and costly. Advances in artificial intelligence give criminals powerful new tools to create realistic emails, text messages, websites, and even voices that sound authentic. Fraudsters may pretend to be from a bank, a government agency such as the IRS, a technology company, or a charity. Their objective is simple: gain trust, create urgency, and persuade someone to act before verifying the facts.

According to the Federal Trade Commission, older adults reported more than \$2.4 billion in fraud losses in 2024. What makes seniors attractive targets for scammers? Many seniors have spent decades building savings, home equity, and strong credit histories. Criminals know that. Some scammers assume older adults may be more trusting, less familiar with changing technology, more isolated, or experiencing cognitive decline. They often exploit life transitions such as the loss of a spouse, health worries, or concern for family members. The issue is not that seniors are careless; it is that scammers are adept at exploiting normal human emotions.

Common schemes include fake tech-support calls, government impersonation scams, romance scams, fraudulent investment opportunities, disaster-related charity appeals, and the well-known “grandparent scam.” In the latter scam, a caller may claim a grandchild needs money immediately for bail, medical expenses, or emergency travel. Today, artificial intelligence can mimic a family member’s voice, making these stories alarmingly believable. Scammers may direct victims to purchase gift cards, wire money, move funds to a “safe” account, or use cryptocurrency. Those requests should immediately raise suspicion. Legitimate organizations do not demand unusual forms of payment, insist on secrecy, or use the threatening language scammers employ.

One of the most effective defenses is to slow down. If a call, email, text, or message creates fear, excitement, or pressure, pause before responding. Never click a link in an email or text unless you are completely confident it is legitimate. Instead, contact the company, agency, or family member using a trusted phone number or website you acquire independently. Never provide... ***(continue reading on our website)***

[READ MORE](#)

This article is brought to you by The Kelly Group. The Kelly Group’s experienced and dedicated Team of professionals provide 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.](#)

BULL AND SHRIMP ROAST
— NOVEMBER 14 —

MARTIN'S VALLEY MANSION, HUNT VALLEY



80's Rewind

LIMITED TICKETS – BUY NOW!



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 eGift Card* -- Good luck!

CONGRATULATIONS to last issue's winner:

Torian H.!

*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 10/15/2026.



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 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

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NCUA

National Credit Union Administration, a U.S. Government Agency



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NMLS#4 54069

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