MEMBER NEWSLETTER

NOVEMBER 2026



IN THIS EDITION...

- 7 Ways to Save on Thanksgiving Costs
- Freedom in the Community
- Fulfill any...WISH With an Anything Loan!
- Holiday Closures
- Enter to Win a $25 eGift Card

...and more!

Connect With Us on Social Media!

800.440.4120
freedomfcu.org

FREEDOM FEDERAL CREDIT UNION
— THE FREEDOM TO HELP FOUNDATION —



80's Rewind

11/14/2026
FREEDOMFCU.ORG/ROCKS

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**.

Come 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.

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 to support our military and their families.

LEARN MORE AND REGISTER

7 WAYS TO SAVE ON THANKSGIVING COSTS

Between your turkey, ingredients for the holiday meal and décor to set the ambiance, hosting a Thanksgiving dinner is not cheap. If you're looking for ways to cut back without compromising on quality, here are seven easy ways to save on Thanksgiving costs this year.

1. Verify your guests' attendance - Get an accurate head count of your dinner guests. Verify that all who are invited are indeed planning on showing, and only then begin planning your menu.

2. Find out what your guests like - Find out your guests' individual tastes and diets. Be sure to ask about particular foods your guests like to eat and those they won't touch. If something on your menu isn't very popular with your guests, skip it!

3. Make it a potluck - Slash your spending and your stress in one step by giving an enthusiastic "yes!" to every guest who asks if they can bring something. Create a shared document or note with your planned menu and let your guests input what they'd like to contribute to the meal.

4. Serve on smaller plates - Most people will load up their plates to capacity, regardless of the plate's size. Cut down on the waste at your table by using smaller dinnerware. They can always take seconds later.

5. DIY décor - You can set a beautiful holiday tablescape while sticking to your budget! Shop the local dollar store for discounted decor that still packs a punch, like colored vases, artificial flower arrangements and other centerpieces. Look for easy, inexpensive DIY ideas online.

6. Shop the sales - Supermarkets tend to run specials on Thanksgiving staples starting as early as Halloween. Plan your menu in advance so you can take advantage. Also, be sure to shop around for your turkey! Grocery stores tend to have the best deals, with some even running free turkey offers when you spend a specific amount on other items.

7. Cook from scratch - Most everything is less expensive and tastes better when it's homemade. Start your cooking early enough that you don't find yourself relying on too many convenience foods.

You don't need to spend a fortune in order to create the perfect Thanksgiving dinner. All it takes is a little planning!

FREEDOM IN THE COMMUNITY



2026 HARFORD AWARDS

Freedom was proud to sponsor this year's Harford Awards, hosted by the Harford County Chamber of Commerce. From the inspiring honorees to Angela Rose's fantastic work as emcee, the evening was filled with great energy and well-deserved recognition.

Congratulations to all the winners! It was wonderful to celebrate alongside so many local leaders, innovators, and dedicated community members.

250 WELCOME BAGS DONATED

Freedom's 'Development Day' brings team members together for a day of connection, collaboration, and inspiration centered on Freedom's mission, values, and vision for the future.

As part of this year's event, employees partnered with the Family Crisis Center of Baltimore County to assemble 250 welcome bags for individuals and families entering the organization's emergency shelter. The hands-on service project offered a meaningful opportunity to put Freedom's values into action while making a difference in our community.



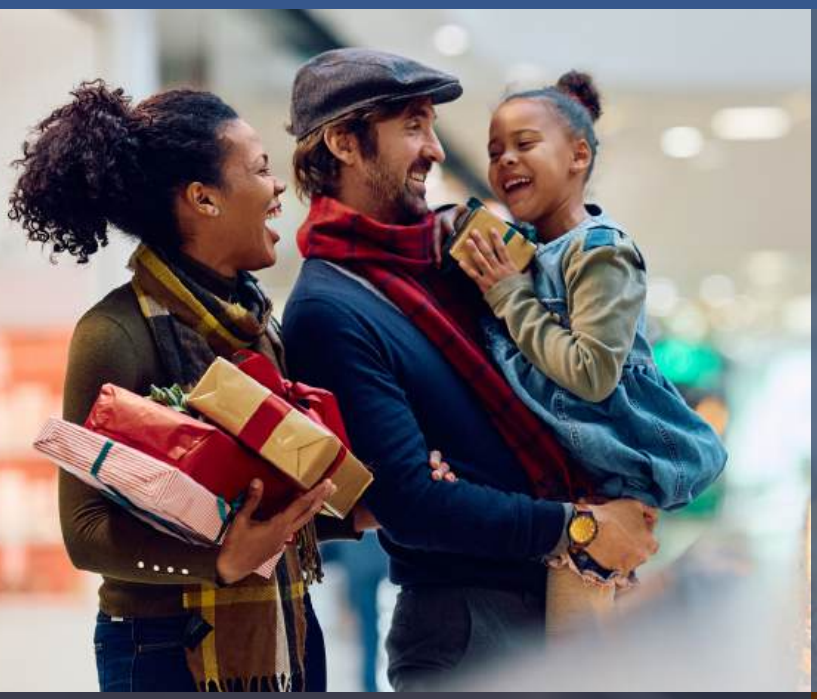


CONGRATULATIONS, DR. MACK!

We're excited to congratulate Dr. Dyann Mack, Superintendent of Harford County Public Schools on being named a 'Woman to Watch' by The Baltimore Sun!

This well-deserved recognition is a wonderful way to celebrate her leadership and contributions to education.

Freedom is proud to partner with Harford County Public Schools and join in celebrating this exciting achievement.



HOLIDAYS ARE MORE REWARDING WITH A VISA SIGNATURE®

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,[1,2] you don't want to miss this!

LEARN MORE

ANYwish

Get an Anything Loan for everything on your wish list!

Make this holiday season a little more magical with an Anything Loan!
Whether you're checking off your holiday wish list or taking care of an unexpected expense, you could **borrow up to $30,000**[3] with rates as low as 4.99% APR.[4]

LEARN MORE



*APR = Annual Percentage Rate 1 After the intro period, a variable APR of 13.49%–18.00% applies based on creditworthiness. Rates effective October 1, 2026, and subject to change with Prime. APR applies to purchases, balance transfers, and cash advances.
2 Introductory APR applies to purchases and balance transfers posted within 90 days of account opening. A 0.99% fee applies to each balance transfer. Offer valid for Visa Signature card only; membership eligibility required. Existing Freedom loans and credit cards are excluded from the intro APR on balance transfers. 3 Borrow from $500 to $30,000 depending on credit eligibility. 4 Rate effective as of October 1, 2026. Some restrictions may apply. Rates available on approved credit. Not all applicants will qualify for the lowest rate. All rates are subject to change. 4.99% rate is offered with enrollment in eStatements and automated loan payments from a Freedom FCU savings or checking account. Automated payment must cover monthly loan payment amount and is based on 36-month term, $500 up to $30,000. A 36-month term at APR 4.99% is $29.98 per $1,000. For example, a loan amount of $10,000 would have an estimated monthly payment of $299.71. Membership eligibility applies.

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!

HOLIDAY HOURS AND WINTER WEATHER ALERTS REMINDER

Please take note of the following holiday closures for all Freedom locations:

November 11th - Veterans Day: CLOSED
November 26th - *Thanksgiving:* CLOSED
November 27th - *Black Friday:* CLOSED
December 24th - *Christmas Eve:* Closing at 1:00 PM
December 25th - *Christmas Day:* CLOSED
December 31st - *New Year's Eve:* Closing at 1:00 PM
January 1st - *New Year's Day:* CLOSED

Additionally, as winter approaches and the chances of inclement weather increase, we recommend monitoring our **website** and **Facebook page** to stay up-to-date on our branch hours. As always, our online and mobile banking options are here when you need them.

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:

SANDRA G.!

*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 11/15/2026.

FREEDOM FEDERAL CREDIT UNION

P.O. Box 1545 Bel Air, MD 21014 I 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

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING OPPORTUNITY
NMLS # 454069

Happy with your Freedom experience? Consider referring us to friends and family, sharing your experience, or leaving us a review **online**.