

GOLDEN APPLE

EDUCATOR REWARDS PROGRAM

Harford and Baltimore County school employees are eligible for Freedom's Golden Apple Program.

\$100 BONUS for joining¹

Benefits include:

- ★ Employees receive their payroll direct deposit one (1) day early²
- ★ 3.00% APY* on Empower Checking up to \$10,000³
- ★ Earn 2.50% APY* with the Educator Savings Program⁴
- ★ Shop for supplies with a Prime Rate Educator Visa®⁵



Additional benefits include:

- ★ Save up to 2.00% APR* when you refinance your auto loan⁶
- ★ 2 FREE Skip-A-Pays are available annually on eligible loans⁷
- ★ Receive an average of \$1500 in cash rewards with a HomeAdvantage™ mortgage⁸
- ★ \$25 match on new Youth Accounts⁹
- ★ Eligible for \$4,000 in Golden Apple Educator Awards

Speak with a representative or visit us online for complete details about this opportunity.

freedomfcu.org • 800-440-4120

FREEDOM FEDERAL CREDIT UNION



*APR = Annual Percentage Rate. APY = Annual Percentage Yield. ¹ Offer available to new or existing members who add checking and a direct deposit of at least \$50 per pay period. Direct deposit must be received within 90 days of account opening. Bonus funds will be credited the first of the month following qualification and must stay in the account for 90 days. Offer expires 90 days after account opening if all qualifications are not met. ² HCPS only. ³ Eligible members will earn 3.00% Annual Percentage Yield (APY) on balances up to \$10,000 and 0.25% APY on balances of \$10,000.01 and higher if they opt-in to electronic statements, and complete a minimum of 15 qualifying Point-Of-Sale (POS) purchase transactions per month using their Freedom Federal Credit Union debit card. Balances that do not meet the account requirements for a given month will earn 0.05% APY. No minimum balance requirements. No minimum to open account. No monthly maintenance fees or penalties. Fees may reduce earnings on accounts. To qualify, debit card transactions must process, post, and clear within the calendar month. Debit card transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Both PIN and signature POS transactions qualify. ATM transactions do not qualify. Product and rates subject to change. ⁴ Qualifying applicants will earn 2.50% APY on balances up to \$10,000 and 0.35% APY on balances of \$10,000.01 and higher. No minimum balance requirements. No minimum to open account. ⁵ Subject to credit approval. ⁶ Minimum APR 2.24% subject to meeting credit criteria. Restrictions apply. Estimated monthly payment per \$1,000 borrowed is \$17.63 for 60 months at 2.24% APR. Refinancing available only on auto loans from another financial institution. Minimum APR of 1.99% with e-statements and automated payments. ⁷ Eligible to skip your loan payment(s) twice per year for free. Not valid on mortgages, home equity lines/loans and credit card. All requests are subject to approval. Certain restrictions apply. ⁸ Program rebates are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage™ network of approved realtors. ⁹ Match of up to \$25 on account opening deposit, paid at time of account opening, will be deposited into the savings account. Bonus must stay in the account for 90 days. All offers available to Harford and Baltimore County school employees in the public and private sector.