For Members Enrolled in eStatements: You may now access your 2018 1099-INT and 1098 forms in Home Banking by clicking on ESTATEMENTS. Select Tax Forms once in the eStatement portal. The PDF will then load automatically. Please note, 1099 forms are only issued to members who earned at least \$10.00 in interest in 2018. Learn more.





## Military Saves Week 2019 at APG

# Military Saves Week 2019 Seminars at APG

Celebrate for a week. Benefit for a Life.

Freedom is celebrating this year's Military Saves Week, February 25–March 2, by matching deposits on new membership savings accounts for qualified military and DOD personnel and their families. New membership savings account deposits will be matched up to \$100 for adults and up to \$50 for kids. These offers are good through March 31, 2019.

#### Courtesy of the Aberdeen Proving Ground Family and MWR web site—

Learn to manage your finances and how little things can impact your credit scores, plus SO MUCH MORE. Get all the information below and register soon!

Location: AA Recreation Center, Bldg 3326, Erie St.

Cost: Free!\*

Tues, Feb 26, 2019

• 10 – 11 a.m. Seminar: "Retirement Strategies for Baby Boomers"

This seminar discusses the challenges of planning for retirement and focuses on planning essentials to better position yourself for this next phase of your life.

- 11:15 a.m. 12:15 p.m. Seminar: "Home Selling"

  This seminar covers everything from staging to settlement learn to prepare and stage your home, gather the necessary documents and understand the process from hanging the for sale sign to settlement day.
- 12:30 1:30 p.m. Seminar: "Home Buying"

  This seminar will cover current real estate market conditions, and how that relates to home buying. We will also provide take-home information packets that discuss the step-by-step process as well as useful tips in buying real estate.

Wed, Feb 27, 2019

• 10 – 11 a.m. Seminar: "Social Security Strategies for Retirement Planning"

This seminar discusses the challenges of applying for Social Security benefits. There will be a review of the Social Security program and how it ultimately impacts our retirement decisions, and specifically on "when and how" to file to maximize benefits.

- 11:15 a.m. 12:15 p.m. Seminar: "Saving & Investing"
   This class will identify reasons to save and how to set goals for a savings plan. Participants will explore the difference between short term savings and long term investments.
- 12:30 1:30 p.m. Seminar: "Reaching for the 850 Credit Score"

This class will identify the characteristics of credit impacting your credit score and discuss the steps to improve your credit and increase your credit score.

<sup>\*</sup> All seminars are free, but registration is required.

Partnering with Freedom Federal Credit Union, APG Federal Credit Union

and ACS Financial Readiness Program. No endorsement by U.S. Army implied.

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