

**Loan Rates**  
 410-676-5700 • 1-800-440-4120  
 www.freedomfcu.org



*Effective April 7, 2008*  
*Rates are subject to change without notice*

Loan Types <sup>1</sup>	Annual Percentage Rate	
<b>New Vehicle</b>	<b>Not previously titled vehicle</b>	
Up to 48 Months	Starting at 4.75%	
49 to 60 Months	Starting at 4.75%	
61 to 66 Months	Starting at 4.75%	
67 to 72 Months	Starting at 4.75%	
73 to 84 Months	Starting at 4.75%	
<b>Used Vehicles</b>	<b>Previously titled 2008 -2006</b>	<b>Previously titled 2005 - 2003*</b>
Up to 48 Months	Starting at 4.75%	Starting at 6.45%
49 to 60 Months	Starting at 4.75%	Starting at 6.75%
61 to 66 Months	Starting at 4.75%	Starting at 7.20%
67 to 72 Months	Starting at 4.75%	Starting at 7.75%
73 to 84 Months	Starting at 7.99%	N/A
<b>Used Vehicles</b>	<b>Previously titled 2002 and older</b>	
Add .25% per model year to 2005-2003 rate	Starting at 6.70%	
<b>Boat</b>	<b>New – not previously titled</b>	<b>Used – previously titled</b>
Up to 72 Months	Starting at 7.24%	Starting at 7.74%
73 to 120 Months	Starting at 7.49%	Starting at 7.99%
<b>Motorcycle</b>	<b>New – not previously titled</b>	<b>Used – previously titled</b>
Up to 48 Months	Starting at 7.19%	Starting at 7.99%
49 to 60 Months	Starting at 7.25%	Starting at 8.14%
61 to 72 Months	Starting at 7.74%	Starting at 8.85%
73 to 84 Months	Starting at 7.99%	Starting at 9.24%
<b>Other Loans</b>		
New and Used Recreational Vehicle	Starting at 8.14%	
New and Used Mobile Home	Starting at 9.89%	
Personal (Fixed Term to 60 Mos.)	Starting at 11.24%	
Variable Rate Line of Credit	Starting at Prime + 4.00%	
Share Secured	Share Rate + 3.00%	
IRA Contribution Loan	IRA Share Rate + 3.00%	
<b>Visa® Platinum</b>	8.99%	
<b>Visa® Classic</b>	12.99%	
<b>Real Estate Loans</b>		
Variable Home Equity Line of Credit No Closing Costs (Minimum advance of \$10,000 and minimum line of \$25,000)	Starting at Prime	
Fixed Home Equity Loans (No closing cost options available)		
Up to 7 Years	Starting at 6.25%	
8 -10 Years	Starting at 6.75%	
11-15 Years	Starting at 7.25%	
<b>Mortgages – Rates available through the Mortgage Department or check our web site at freedomfcu.org for a sampling of current rates.</b>		



<sup>1</sup>Some restrictions may apply.  
 .25% discount for having an active checking account and direct deposit,  
 except on Variable Lines of Credit, Visa® and Real Estate.

