

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



Effective June 1, 2010
Rates are subject to change without notice

Loan Types¹	Annual Percentage Rate²	
New Vehicle	As Low As	
Up to 48 Months	4.99%	
49 to 60 Months	4.99%	
61 to 66 Months	4.99%	
67 to 72 Months	4.99%	
73 to 84 Months	7.34%	
Used Vehicles	As Low As	
Up to 48 Months	5.99%	
49 to 60 Months	5.99%	
61 to 66 Months	5.99%	
67 to 72 Months	5.99%	
73 to 84 Months	8.99%	
Boat	New – As Low As	Used – As Low As
Up to 72 Months	7.24%	7.74%
73 to 120 Months	7.49%	7.99%
Motorcycle	New – As Low As	Used – As Low As
Up to 48 Months	7.19%	7.99%
49 to 60 Months	7.25%	8.14%
61 to 72 Months	7.74%	8.85%
73 to 84 Months	7.99%	9.24%
Other Loans	As Low As	
New and Used Recreational Vehicle	8.14%	
New and Used Mobile Home	9.89%	
Personal (Fixed Term to 60 Mos.)	11.24%	
Variable Rate Line of Credit	Prime + 4.00%	
Share Secured	Share Rate + 3.00%	
IRA Contribution Loan	IRA Share Rate + 3.00%	
Visa® Platinum	8.99%	
Visa® Classic	12.99%	
Home Equity Loans	As Low As	
Variable Rate Home Equity Line of Credit (No closing costs) ³	Prime (See the current Prime rate at www.freedomfcu.org)	
Fixed Rate Home Equity Loans (No closing costs)		
Up to 7 Years	6.24%	
8 -10 Years	6.24%	
11-15 Years	6.74%	
16-20 Years	7.99%	
Mortgages – Rates available through the Mortgage Department or check our web site at www.freedomfcu.org for a sampling of current rates.		



¹Some restrictions may apply.
²Rates available on approved credit. Not all applicants will qualify for the lowest rate.
²Rates and terms may be different as determined by collateral and individual credit worthiness.
³No closing costs with minimum advance and line of \$10,000

.25% discount with checking, direct deposit and automated payments
(except on Variable Rate Lines of Credit, Variable Rate Home Equity Lines of Credit, Visa® and Mortgages.)