

Checking & Savings Rates

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www.freedomfcu.org



Effective April 24, 2008

Rates are subject to change without notice

<u>Checking</u>			<u>Annual Percentage Yield</u>		<u>Dividend Rate</u>			
Classic Checking			0.00%		0.00%			
Youth Checking (minimum daily balance of \$100)			0.30%		0.30%			
Premium Checking (minimum daily balance of \$2,500 ¹)			0.40%		0.40%			
Loyalty Rewards Checking ² \$0 - \$2,499.99			0.00%		0.00%			
Loyalty Rewards Checking \$2,500.00 - \$9,999.99			0.40%		0.40%			
Loyalty Rewards Checking \$10,000.00 - \$24,999.99			0.55%		0.55%			
Loyalty Rewards Checking \$25,000.00 - \$74,999.99			0.70%		0.70%			
Loyalty Rewards Checking \$75,000.00 - \$99,999.99			0.85%		0.85%			
Loyalty Rewards Checking \$100,000 and over			1.00%		1.00%			
<u>Savings</u>			<u>Annual Percentage Yield</u>		<u>Dividend Rate</u>			
Share Savings (minimum daily balance of \$100)			1.00%		1.00%			
Christmas Club (minimum daily balance of \$100)			1.00%		1.00%			
Youth Share Savings Accounts - Stork, Kirby Kangaroo, CU Succeed or Choices (minimum daily balance of \$5)			1.00%		1.00%			
First Home Registry Savings (Choices members)			3.75%		3.70%			
Individual Retirement Account (minimum daily balance of \$100)			1.00%		1.00%			
Money Market/Money Market IRA \$0 - \$2,499.99 ³			0.00%		0.00%			
Money Market/Money Market IRA \$2,500 - \$9,999.99			1.30%		1.29%			
Money Market/Money Market IRA \$10,000 - \$24,999.99			1.50%		1.49%			
Money Market/Money Market IRA \$25,000 - \$49,999.99			2.00%		1.99%			
Money Market/Money Market IRA \$50,000 - \$74,999.99			2.30%		2.28%			
Money Market/Money Market IRA \$75,000 - \$99,999.99			2.40%		2.38%			
Money Market/Money Market IRA \$100,000+			2.55%		2.53%			
SPECIAL BONUS for all Premium and Loyalty Rewards Checking members! .25% added to all new regular or IRA share certificates when total deposit and loan balances are \$25,000 OR .50% added when total deposit and loan balances are \$50,000								
Regular Share and IRA Certificates ⁴ (\$300 minimum opening deposit; \$100 minimum deposit for youth club members)			.25% Bonus		.50% Bonus			
			APY	Dividend	APY	Dividend Rate	APY	Dividend Rate
6-Month			3.00%	2.97%	3.26%	3.22%	3.51%	3.47%
12-Month			3.25%	3.21%	3.51%	3.46%	3.76%	3.71%
18-Month			3.30%	3.26%	3.56%	3.51%	3.81%	3.76%
24-Month			3.40%	3.36%	3.66%	3.61%	3.91%	3.86%
36-Month Bump-Up (Closed to new funds)			3.45%	3.41%	-----	-----	-----	-----
36-Month			3.60%	3.55%	3.86%	3.80%	4.11%	4.05%
48-Month Add-On Bump-Up (Closed to new funds)			3.60%	3.55%	-----	-----	-----	-----
48-Month			3.75%	3.70%	4.01%	3.95%	4.26%	4.20%
60-Month			4.00%	3.94%	4.26%	4.19%	4.52%	4.44%
Jumbo Certificates ⁴	\$50,000 minimum opening deposit		Super Jumbo Certificates ⁴	For Premium or Loyalty Rewards Checking members with a \$100,000 minimum opening deposit				
	APY	Dividend Rate		APY		Dividend Rate		
13-weeks	2.60%	2.58%	13-weeks	2.70%		2.67%		
26-weeks	3.05%	3.02%	26-weeks	3.55%		3.50%		
39-weeks	3.10%	3.07%	39-weeks	3.55%		3.50%		
52-weeks	3.30%	3.26%	52-weeks	3.80%		3.75%		

¹ \$5 monthly service charge if aggregate average monthly balance falls below \$15,000.

First mortgage loans and credit card balances excluded.

² \$5 monthly service charge when the average monthly minimum balance falls below \$2,500.

³ \$10 monthly service charge when the average monthly minimum balance falls below \$2,500.

⁴ A penalty will be imposed for early withdrawal that could reduce earnings.



National Credit Union Administration, a U.S. Government Agency. Member accounts are federally insured to at least \$100,000 and are backed by the full faith and credit of the United States Government.