

Checking & Savings Rates

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www.freedomfcu.org



Effective September 25, 2008
Rates are subject to change without notice

Checking			Annual Percentage Yield		Dividend Rate	
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%	
Savings			Annual Percentage Yield		Dividend Rate	
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	2.95%	2.92%	3.21%	3.17%	3.46%	3.42%
12-Month	3.15%	3.11%	3.40%	3.36%	3.66%	3.61%
18-Month	3.50%	3.46%	3.76%	3.71%	4.01%	3.96%
24-Month	3.50%	3.46%	3.76%	3.71%	4.01%	3.96%
36-Month Bump-Up (Closed to new funds)	3.40%	3.36%	-----	-----	-----	-----
36-Month	3.55%	3.50%	3.81%	3.75%	4.06%	4.00%
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	2.30%	2.28%	13-weeks	2.35%		2.33%
26-weeks	2.80%	2.77%	26-weeks	3.50%		3.46%
39-weeks	2.90%	2.87%	39-weeks	3.30%		3.26%
52-weeks	3.20%	3.16%	52-weeks	3.70%		3.65%

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.

Federally insured by the National Credit Union Administration.

