Business Savings and Checking Rates

Effective February 1, 2020
Rates are subject to change without notice

Savings/Checking	**Annual Percentage Yield**	**Dividend Rate**
Business Savings	0.15%	0.15%
Business Dividend Checking[1]	0.15%	0.15%
Non-Profit Checking[1]	0.40%	0.40%
Money Market $2,500 - $9,999.99[2]	0.40%	0.40%
Money Market $10,000 - $24,999.99[2]	0.40%	0.40%
Money Market $25,000 - $49,999.99[2]	0.45%	0.45%
Money Market $50,000 +	0.45%	0.45%
Regular Share Certificates[3] ($300 minimum opening deposit)	**Annual Percentage Yield**	**Dividend Rate**
6-Month	0.80%	0.80%
12-Month	1.15%	1.15%
18-Month	1.05%	1.05%
52-weeks SPECIAL	1.65%	1.64%
24-Month	1.55%	1.54%
25-Month SPECIAL	2.25%	2.23%
36-Month Bump-Up[5]	1.60%	1.59%
36-Month	1.70%	1.69%
48-Month Bump-Up[5]	1.70%	1.69%
48-Month	1.80%	1.79%
55-Month SPECIAL[4]	2.85%	2.82%
60-Month	2.20%	2.18%
Jumbo Certificates[3],		
52-weeks ($50,000 minimum opening deposit)	2.40%	2.38%
25-month ($50,000 minimum opening deposit)[7]	2.50%	2.48%
42-month ($50,000 minimum opening deposit)[8]	3.00%	2.97%

[1] Fees could reduce earnings on the account.

[2] Minimum opening balance of $2,500 is required for all Money Market/Money Market IRAs. A $10 monthly service charge is applied when the average monthly minimum balance falls below $2,500.

[3] A penalty will be imposed for early withdrawal that could reduce earnings.

[4] Upon maturity Special 55-month renews to 48-month Regular Share and IRA Certificate.

[5] Members have the option, once during the term of a Bump-Up Share or IRA Certificate, to elect to receive the higher rate being offered on Bump-Up Share or IRA Certificates. Members may only exercise this option once during the term of the Bump-Up Share / IRA Certificate. The election to exchange to the higher rate must be made in writing. No additional changes will be permitted. The new rate will be effective from the date Freedom receives notification of the election and will continue for the remainder of the Bump-Up Share Certificate term. If you never elect the exchange option, the original rate will continue.

[6] Upon maturity, Special 25-month Certificate renews to 24-month Regular Share or IRA Certificate

[7] Upon maturity, Special 25-month Jumbo Certificate renews to 24-month Jumbo Share or Jumbo IRA Certificate.

[8] Upon maturity, Special 42-month Jumbo Certificate renews to 36-month Jumbo Share or Jumbo IRA Certificate.

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