

Loan Types ¹	Annual Percentage Rate ²			
Auto Loans	Rates As Low As			
	WITH e-Statements and Automated Payment ³		WITHOUT e-Statements and Automated Payment	
	New	Used	New	Used
Up to 48 Months	1.99%	2.14%	2.24%	2.39%
49 to 63 Months	2.04%	2.39%	2.29%	2.64%
64 to 75 Months	2.70%	2.94%	2.95%	3.19%
76 to 84 Months (Loan amount must be \$20,000 or greater to qualify)	4.00%	4.14%	4.25%	4.39%
Boat	New	Used	New	Used
Up to 72 Months	6.74%	7.24%	6.99%	7.49%
73 to 120 Months	6.99%	7.74%	7.24%	7.99%
Motorcycle	New	Used	New	Used
Up to 48 Months	6.94%	7.49%	6.94%	7.74%
49 to 60 Months	7.00%	7.64%	7.00%	7.89%
61 to 72 Months	7.49%	8.35%	7.49%	8.60%
73 to 84 Months	7.74%	8.74%	7.74%	8.99%
Other Loans	As Low As			
	WITH e-Statements and Automated Payment ³		WITHOUT e-Statements and Automated Payment	
New and Used Recreational Vehicle	5.99%		6.24%	
Personal (Term to 60 Mos.)	6.74%		6.99%	
Debt Consolidation	8.74%		8.99%	
Variable Rate Line of Credit	7.75% (Prime + 4.00%)			
Share Secured	Share Rate + 3.00%			
IRA Contribution Loan	IRA Share Rate + 3.00%			
Visa® Platinum (Based on Prime)	8.75%			
Visa® Platinum Rewards (Based on Prime)	9.75%			
Visa® Platinum Shared Secured (Based on Prime)	15.75%			
Home Equity Loans	As Low As			
Variable Rate Home Equity Line of Credit (No closing costs) ^{4,5}	Prime (See the current Prime rate at www.freedomfcu.org)			
Fixed Rate Home Equity Loans (No closing costs) ⁶	WITH e-Statements and Automated Payment ³		WITHOUT e-Statements and Automated Payment	
Up to 5 Years	3.99%		4.24%	
6 - 7 Years	4.49%		4.74%	
8 - 10 Years	4.99%		5.24%	
11-15 Years	5.24%		5.49%	
16-20 Years	5.99%		6.24%	
Mortgages – Rates available through the Mortgage Department or check our web site at www.freedomfcu.org for a sampling of current rates.				

¹ Some restrictions may apply.

² Rates available on approved credit. Not all applicants will qualify for the lowest rate.

³ 0.25% discount with e-Statements and automated payments on select loan types. (Rate discounts not available on Variable Rate Lines of Credit, Variable Rate Home Equity Lines of Credit, Visa® and Mortgages).

⁴ Rates and terms may be different as determined by collateral and individual credit worthiness.

⁵ No closing costs with minimum advance and line of \$10,000

⁶ Freedom will pay the closing costs up to a maximum of \$1,000
Promotional incentives and discounts may NOT be combined.

