



## Rate Schedule Checking and Savings Rates

Effective December 13, 2017  
Rates are subject to change without notice

<b>Checking</b>	<b>Annual Percentage Yield</b>	<b>Dividend Rate</b>
Classic Checking	0.00%	0.00%
High Rate Checking <sup>1</sup> (Monthly balance of \$0.01 - \$25,000.99)	1.25%	1.25%
High Rate Checking <sup>1</sup> (Monthly balance of \$25,001.00 + )	0.25%	0.25%
High Rate Checking <sup>1</sup> (Account balance that does not meet earnings criteria )	0.05%	0.05%
Youth Checking (minimum daily balance of \$100)	0.20%	0.20%
Rewards Checking <sup>2</sup> (minimum average monthly balance of \$1,000)	0.15%	0.15%
<b>Savings</b>	<b>Annual Percentage Yield</b>	<b>Dividend Rate</b>
Share Savings (minimum daily balance of \$100)	0.15%	0.15%
Christmas Club (minimum daily balance of \$100)	0.15%	0.15%
Youth Share Savings Accounts - Stork, Kirby Kangaroo, CU Succeed or Choices (minimum daily balance of \$5)	0.15%	0.15%
First Home Registry Savings (Choices members)	0.30%	0.30%
Individual Retirement Account (minimum daily balance of \$100)	0.15%	0.15%
Money Market/Money Market IRA \$2,500 - \$9,999.99 <sup>3</sup>	0.20%	0.20%
Money Market/Money Market IRA \$10,000 - \$24,999.99 <sup>3</sup>	0.20%	0.20%
Money Market/Money Market IRA \$25,000 - \$49,999.99 <sup>3</sup>	0.25%	0.25%
Money Market/Money Market IRA \$50,000 - \$74,999.99 <sup>3</sup>	0.25%	0.25%
Money Market/Money Market IRA \$75,000 - \$99,999.99 <sup>3</sup>	0.25%	0.25%
Money Market/Money Market IRA \$100,000+ <sup>3</sup>	0.30%	0.30%
<b>Regular Share and IRA Certificates<sup>4,5</sup> (\$300 minimum opening deposit; \$100 minimum deposit for youth club members under 18 years of age.)</b>	<b>Annual Percentage Yield</b>	<b>Dividend Rate</b>
6-Month	0.37%	0.37%
12-Month	0.60%	0.60%
18-Month	0.55%	0.55%
24-Month	0.80%	0.80%
36-Month Bump-Up <sup>4</sup>	0.90%	0.90%
36-Month	1.00%	1.00%
48-Month Bump-Up <sup>4</sup>	1.15%	1.15%
48-Month	1.25%	1.24%
55-Month SPECIAL (\$1,000 minimum deposit) <sup>5,6</sup>	1.80%	1.79%
60-Month	1.40%	1.39%
<b>Jumbo Certificates<sup>5,6</sup></b>	<b>Annual Percentage Yield</b>	<b>Dividend Rate</b>
13-weeks (\$50,000 minimum opening deposit)	0.20%	0.20%
26-weeks (\$50,000 minimum opening deposit)	0.30%	0.30%
39-weeks (\$50,000 minimum opening deposit)	0.30%	0.30%
52-weeks (\$25,000 minimum opening deposit)	1.45%	1.44%

<sup>1</sup> To qualify, member must enroll in e-Statements and complete 15 Point-Of-Sale (POS) transactions per month using a Freedom MasterCard Debit Card (Both Signature or PIN based transactions are applicable) to earn high rate (ATM transactions do not qualify). For monthly dividend computing, monthly transaction counts will be totaled three (3) days prior to the end of the specific calendar month. Any transactions completed on the last three (3) days of the month, will count towards the following month's debit card transaction requirements. Dividends are calculated on an average daily balance method, and the dividend rate may fluctuate based on the balance in the account.

<sup>2</sup> Freedom no longer offers new Rewards Checking Accounts. Existing Rewards Checking Accounts incur a \$10 monthly service charge when **BOTH** average monthly minimum balance falls below \$1,000, **AND** six (6) transactions are not conducted in this account per calendar month.

<sup>3</sup> Minimum opening balance of \$2,500 for all Money Market/Money Market IRAs. A \$10 monthly service charge will be assessed when the average monthly minimum balance falls below \$2,500.

<sup>4</sup> 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.

<sup>5</sup> Fees could reduce earnings on the account. A penalty will be imposed for early withdrawal that could reduce earnings.

<sup>6</sup> Upon maturity Special 55-month renews to 48-month Regular Share and IRA Certificate.

Federally Insured by NCUA  
National Credit Union Administration, a U.S. Government  
Agency. Member accounts are federally insured to at least  
\$250,000 and are backed by the full faith and credit of the  
United States Government.