



Business Savings and Checking Rates

Effective January 30, 2018
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%
Money Market \$2,500 - \$9,999.99 ²	0.20%	0.20%
Money Market \$10,000 - \$24,999.99 ²	0.20%	0.20%
Money Market \$25,000 - \$49,999.99 ²	0.25%	0.25%
Money Market \$50,000 +	0.30%	0.30%
Regular Share Certificates³ (\$300 minimum opening deposit)	Annual Percentage Yield	Dividend Rate
6-Month	0.37%	0.37%
12-Month	0.60%	0.60%
18-Month	0.55%	0.55%
52-weeks SPECIAL (\$5,000 minimum opening deposit)	1.45%	1.44%
24-Month	0.80%	0.80%
36-Month Bump-Up ⁵	0.90%	0.90%
36-Month	1.00%	1.00%
48-Month Bump-Up ⁵	1.15%	1.15%
48-Month	1.25%	1.24%
55-Month SPECIAL ⁴ (\$1,000 minimum deposit)	1.80%	1.79%
60-Month	1.40%	1.39%
Jumbo Certificates³		
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%

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.



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