

Loan Types ¹	Annual Percentage Rate ²			
	Rates As Low As			
Auto Loans	WITH e-Statements and Automated Payment ³		WITHOUT e-Statements and Automated Payment	
	New	Used	New	Used
Up to 48 Months	2.89%	2.99%	3.14%	3.24%
49 to 63 Months	3.29%	3.54%	3.54%	3.79%
64 to 75 Months	3.74%	3.84%	3.99%	4.09%
76 to 84 Months (Loan amount must be \$20,000 or greater to qualify)	4.65%	4.79%	4.90%	5.04%
Boat	New	Used	New	Used
Up to 72 Months	6.04%	6.49%	6.29%	6.74%
73 to 84 Months	5.84%	6.24%	6.09%	6.49%
85 to 120 Months	5.74%	5.99%	5.99%	6.24%
121 to 180 Months	5.44%	5.74%	5.69%	6.09%
Jet Skis	New	Used	New	Used
Up to 60 Months	6.99%	6.99%	7.24%	7.74%
61 to 72 Months	7.24%	7.49%	7.49%	7.99%
73 to 84 Months	7.49%	7.74%	7.74%	7.99%
Motorcycle	New	Used	New	Used
Up to 48 Months	4.49%	4.99%	4.74%	5.24%
49 to 60 Months	4.74%	5.24%	4.99%	5.99%
61 to 72 Months	4.99%	5.49%	5.24%	5.74%
73 to 84 Months	5.99%	6.24%	6.24%	6.49%
	WITH e-Statements and Automated Payment ²		WITHOUT e-Statements and Automated Payment	
New and Used Recreational Vehicle	4.74%		4.99%	
Lifestyle/Homestyle/Anything ⁶	4.99%		5.24%	
Debt Consolidation ⁶	5.49%		5.74%	
Variable Rate Line of Credit	9.74% - 18.00% ⁷			
Share Secured	Share Rate + 3.00%			
IRA Contribution Loan	IRA Share Rate + 3.00%			
Visa® Platinum (Based on Prime)	9.49% - 17.49% ⁷			
Visa® Platinum Rewards (Based on Prime)	10.99% - 18.00% ⁷			
Visa® Platinum Shared Secured (Based on Prime)	5.74% ⁷			
Home Equity Loans	As Low As			
Variable Rate Home Equity Line of Credit (No closing costs) ^{4, 5, 7}	Prime 5.00%			
Fixed Rate Home Equity Loans (No closing costs)	WITH e-Statements and Automated Payments		WITHOUT e-Statements and Automated Payment	
Up to 5 Years	4.24%		4.49%	
6 - 7 Years	4.74%		4.99%	
8 -10 Years	5.24%		5.49%	
11-15 Years	5.49%		5.74%	
16-20 Years	6.24%		6.49%	
Mortgages — Rates available through the Mortgage Department or check our web site at freedomfcu.org for a sampling of current rates.				

1 Some restrictions may apply. Rates available on approved credit. Not all applicants will qualify for the lowest rate.

2 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).

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

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

5 Freedom will pay the closing costs up to a maximum of \$1,000

6 Rate quoted based on 36 month term, \$ 2,500 up to \$25,000

7 Based on Prime Rate. This is a variable rate product.

