

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	5.99%	6.39%	6.24%	6.64%
49 to 63 Months	6.24%	6.64%	6.49%	6.89%
64 to 75 Months	6.74%	7.14%	6.99%	7.39%
76 to 84 Months (Loan amount must be \$20,000 or greater to qualify)	7.54%	7.94%	7.79%	8.19%
Boat	New	Used	New	Used
Up to 72 Months	5.54%	5.99%	5.79%	6.24%
73 to 84 Months	5.34%	5.74%	5.59%	5.99%
85 to 120 Months	5.24%	5.49%	5.49%	5.74%
121 to 180 Months	4.94%	5.34%	5.19%	5.59%
Motorcycle	New	Used	New	Used
Up to 48 Months	4.99%	5.49%	5.24%	5.74%
49 to 60 Months	5.24%	5.74%	5.49%	5.99%
61 to 72 Months	5.49%	5.99%	5.74%	6.24%
73 to 84 Months	6.49%	6.74%	6.74%	6.99%
	WITH e-Statements and Automated Payment ³		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	4.99%		5.24%	
Variable Rate Line of Credit	12.74% - 18.00% ⁷			
Share Secured	Share Rate + 3.00%			
Visa® Platinum (Based on Prime)	12.49% - 18.00% ⁷			
Visa® Platinum Rewards (Based on Prime)	13.99% - 18.00% ⁷			
Visa® Platinum Shared Secured (Based on Prime)	8.74% ⁷			
Educator Visa® (Based on Prime)	8.00% ⁷			
Home Equity Loans	As Low As			
Variable Rate Home Equity Line of Credit (No closing costs) ^{4, 5, 7}	Prime 8.00%			
Fixed Rate Home Equity Loans (No closing costs)	WITH e-Statements and Automated Payment ³		WITHOUT e-Statements and Automated Payment	
Up to 5 Years	6.74%		6.99%	
6 - 7 Years	7.24%		7.49%	
8 -10 Years	7.74%		7.99%	
11-15 Years	7.99%		8.24%	
16-20 Years	8.75%		8.99%	
Mortgages — Rates available through the Mortgage Department.				

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 from a Freedom FCU Savings or Checking account 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, \$1,000 up to \$30,000

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

