FREEDOM FEDERAL CREDIT UNION

Rate Schedule
Checking and Savings Rates

Effective April 14, 2020
Rates are subject to change without notice

Checking	Annual Percentage Yield	Dividend Rate
Classic Checking	0.00%	0.00%
Empower Checking[1] (Monthly balance of $0.01 - $10,000.00) Empower Checking[1] (Monthly balance of $10,000.01 +) Empower Checking[1] (Account balance that does not meet earnings criteria)	3.00% 0.25% 0.05%	3.00% 0.25% 0.05%
Youth Checking (Minimum daily balance of $100) - for Members of CU Succeed or Choices	0.20%	0.20%
Rewards Checking [2] (Minimum average monthly balance of $1,000)	0.15%	0.15%
Savings	**Annual Percentage Yield**	**Dividend Rate**
Share Savings (Minimum daily balance of $100)	0.15%	0.15%
EasySaver Share Savings[3]	0.45%	0.45%
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[4]	0.40%	0.40%
Money Market/Money Market IRA $10,000 - $24,999.99[4]	0.40%	0.40%
Money Market/Money Market IRA $25,000 - $49,999.99[4]	0.45%	0.45%
Money Market/Money Market IRA $50,000 - $74,999.99[4]	0.45%	0.45%
Money Market/Money Market IRA $75,000 - $99,999.99[4]	0.45%	0.45%
Money Market/Money Market IRA $100,000+[4]	0.45%	0.45%
Regular Share and IRA Certificates[5,6] ($300 minimum opening deposit; $100 Minimum deposit for youth club members under 18 years of age.)	**Annual Percentage Yield**	**Dividend Rate**
6-Month	0.80%	0.80%
12-Month	1.15%	1.15%
52-Week SPECIAL	1.50%	1.49%
18-Month	1.05%	1.05%
24-Month	1.25%	1.24%
25-Month SPECIAL[7]	1.75%	1.74%
36-Month Bump-Up	1.40%	1.39%
36-Month	1.50%	1.49%
48-Month Bump-Up	1.40%	1.39%
48-Month	1.50%	1.49%
55-Month SPECIAL[8]	1.80%	1.79%
60-Month	1.80%	1.79%
Jumbo Share and Jumbo IRA Certificates[6]	**Annual Percentage Yield**	**Dividend Rate**
52– week ($50,000 minimum opening deposit)	1.50%	1.49%
25– month ($50,000 minimum opening deposit)[9]	1.75%	1.74%
42– month ($50,000 minimum opening deposit)[10]	1.75%	1.74%

*****Please refer to the back for full terms and disclosures

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.

Rate Schedule Disclosures

[1] 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). To qualify for Empower Checking accounts, card transactions must process, post, and clear within the calendar month. Debit card transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Dividends are calculated on an average daily balance method, and the dividend rate may fluctuate based on the balance in the account.

[2] Freedom no longer offers new Rewards Checking Accounts. Existing Rewards Checking Accounts incur a $10 monthly service charge when **EITHER** average monthly minimum balance falls below $1,000, **OR** six (6) transactions are not conducted in this account per calendar month.

[3] Freedom will round up the amount of any debit card purchases in your checking account to the next whole dollar amount, and transfer the amount in excess of the purchase amount from your checking account to your EasySaver Share Account. Credit transactions or adjustment transactions will not be rounded up. Deposits other than the daily EasySaver transfer are not permitted on this account. ATM/Debit Card transactions and ACH deposits and withdrawals are not permitted on this account. Funds in this account cannot be used as overdraft protection for any other share account. You have full access to the funds in your EasySaver account at any time.

[4] 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.

[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. The election to move 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.

[6] Fees could reduce earnings on the account. A penalty will be imposed for early withdrawal that could reduce earnings.

[7] Upon maturity, Special 25-month Certificate renews to 24-month Regular Share or IRA Certificate.

[8] Upon maturity, Special 55-month Certificate renews to 48-month Regular Share or IRA Certificate.

[9] Upon maturity, Special 25-month Jumbo Certificate renews to 24-month Jumbo Share or Jumbo IRA Certificate.

[10] Upon maturity, Special 42-month Jumbo Certificate renews to 36-month Jumbo Share or Jumbo IRA Certificate.