



## Business Savings and Checking Rates

Effective October 1, 2023

Rates are subject to change without notice

Savings/Checking	Annual Percentage Yield	Dividend Rate
Business Savings	0.25%	0.25%
Business Dividend Checking <sup>1</sup>	0.15%	0.15%
Non-Profit Checking <sup>1</sup>	0.40%	0.40%
Money Market up to \$2,499 <sup>2</sup>	0.00%	0.00%
Money Market \$2,500 - \$9,999.99 <sup>2</sup>	0.40%	0.40%
Money Market \$10,000 - \$24,999.99 <sup>2</sup>	0.45%	0.45%
Money Market \$25,000 - \$49,999.99 <sup>2</sup>	0.60%	0.60%
Money Market \$50,000 - \$74,999.99 <sup>2</sup>	0.65%	0.65%
Money Market \$75,000 - \$99,999.99 <sup>2</sup>	0.65%	0.65%
Money Market \$100,000 +	0.95%	0.95%
<b>Regular Share Certificates<sup>3</sup></b> (\$300 minimum opening deposit)	<b>Annual Percentage Yield</b>	<b>Dividend Rate</b>
6-Month	3.50%	3.46%
7-Month SPECIAL <sup>10</sup>	5.50%	5.39%
12-Month	4.75%	4.67%
52-weeks SPECIAL	4.75%	4.67%
18-Month	4.75%	4.67%
24-Month	4.75%	4.67%
25-Month SPECIAL	5.35%	5.25%
36-Month Bump-Up <sup>5</sup>	3.90%	3.84%
36-Month	4.00%	3.90%
48-Month Bump-Up <sup>5</sup>	4.00%	3.94%
48-Month	4.10%	4.04%
55-Month SPECIAL <sup>4</sup>	4.40%	4.33%
60-Month	4.15%	4.09%
<b>Jumbo Certificates<sup>5</sup></b>		
52-weeks (\$50,000 minimum opening deposit)	4.75%	4.67%
25-month (\$50,000 minimum opening deposit) <sup>7</sup>	5.35%	5.25%
42-month (\$50,000 minimum opening deposit) <sup>8</sup>	4.35%	4.28%

<sup>1</sup> Fees could reduce earnings on the account.

<sup>2</sup> 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.

<sup>3</sup> A penalty will be imposed for early withdrawal that could reduce earnings.

<sup>4</sup> Upon maturity Special 55-month renews to 48-month Regular Share and IRA Certificate.

<sup>5</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>6</sup> Upon maturity, Special 25-month Certificate renews to 24-month Regular Share or IRA Certificate

<sup>7</sup> Upon maturity, Special 25-month Jumbo Certificate renews to 24-month Jumbo Share or Jumbo IRA Certificate.

<sup>8</sup> Upon maturity, Special 42-month Jumbo Certificate renews to 36-month Jumbo Share or Jumbo IRA Certificate.

<sup>9</sup> Upon maturity, Special 7-month Certificate renews to 6-month Regular Share or IRA Certificate. The promotional Annual Percentage Yield (APY) is available only for funds not currently on deposit with Freedom FCU, i.e. "new money".

<sup>10</sup> Upon maturity, Special 7-month Certificate renews to 6-month Regular Share or IRA Certificate. The promotional Annual Percentage Yield (APY) is available only for funds not currently on deposit with Freedom FCU, i.e. "new money".



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 **800-440-4120 • [freedomfcu.org](https://freedomfcu.org)**