

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	5.94%	6.34%	6.19%	6.59%
49 to 63 Months	6.19%	6.59%	6.44%	6.84%
64 to 75 Months	6.69%	7.09%	6.94%	7.34%
76 to 84 Months (Loan amount must be \$20,000 or greater to qualify)	7.49%	7.89%	7.74%	8.14%
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 ²		WITHOUT e-Statements and Automated Payment	
New and Used Recreational Vehicles (2020-2025)	6.24%		6.49%	
Used Recreational Vehicle (2015-2019)	6.74%		6.99%	
Anything Loan ⁶	4.99%		5.24%	
Debt Consolidation ⁶	4.99%		5.24%	
Variable Rate Line of Credit	11.74% - 18.00% ⁷			
Share Secured	Share Rate + 3.00%			
Visa® Platinum (Based on Prime)	11.49% – 18.00% ⁷			
Visa® Platinum Rewards (Based on Prime)	12.99% - 18.00% ⁷			
Visa® Signature (Based on Prime)	13.49% - 18.00% ⁷			
Visa® Platinum Shared Secured (Based on Prime)	7.74% ⁷			
Educator Visa® (Based on Prime)	7.00% ⁷			
Home Equity Loans	As Low As			
Variable Rate Home Equity Line of Credit (No closing costs) ^{4, 5, 7}	Prime 7.00%			
Fixed Rate Home Equity Loans (No closing costs)	WITH e-Statements and Automated Payments		WITHOUT e-Statements and Automated Payment	
Up to 5 Years	6.24%		6.49%	
6 - 7 Years	6.74%		6.99%	
8 -10 Years	7.24%		7.49%	
11-15 Years	7.49%		7.74%	
16-20 Years	8.24%		8.49%	
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.

