

Checking Accounts

Account	Interest Rate	APY	Minimum Daily Balance	Frequency Interest Paid	Minimum Opening Balance
Traditional Checking	N/A	N/A	N/A	N/A	\$25
Senior Checking	0.25%	0.25%	\$0	Monthly	\$25
Health Savings Account (HSA)	0.40%	0.40%	\$0	Monthly	\$0
Community Checking	0.20% to 0.10%	0.20% to 0.10%	N/A	N/A	\$25
Simple Business Checking	N/A	N/A	N/A	N/A	\$25
Traditional Business Checking	N/A	N/A	N/A	N/A	\$25
StartFresh Checking	N/A	N/A	N/A	N/A	\$25

Freedom Rewards Checking

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Balance	Interest Rate	APY	Frequency Interest Paid	Minimum Opening Balance
\$0 - \$10,000	1.49%	1.50%	Monthly	\$25
\$10,000+	0.25%	1.50% to 0.36%	Monthly	\$25
All balances if qualifications not met	0.01%	0.01%	Monthly	\$25

*APY = Annual Percentage Yield. APY effective 8/7/2020. 1.50% APY paid on daily balances up to \$10,000.00 each cycle the minimum requirements are met. An interest rate of 0.25% will be earned for the daily balance in excess of \$10,000.00, which will result in an APY between 0.36% and 1.50%. If you do not meet the requirements per qualification cycle, your account will still function as a checking account earning 0.01% APY without ATM fee refunds. Freedom Rewards Checking is a variable rate checking account and is therefore subject to rate change at any time without notice after the account is opened. Paper Statement Fee \$3.00. Fees may reduce earnings. Minimum account opening deposit of \$25.00. A monthly qualification cycle is defined as a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. ATM transactions do not count as debit card transactions. ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction, which covers most nationwide ATM. Transaction fees and surcharges. Maximum ATM fee refund \$20.00 per cycle. One account per primary tax ID number. Only available as a personal account. Member FDIC.

Freedom Checking

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Balance	Interest Rate	APY	Frequency Interest Paid	Minimum Opening Balance
\$0 - \$4,999.99	0.01%	0.01%	Monthly	\$25
\$5,000+	0.03%	0.03%	Monthly	\$25

Savings Accounts

Account	Interest Rate	APY	Minimum Daily Balance	Frequency Interest Paid	Minimum Opening Balance
Traditional Savings	0.10%	0.10%	\$0	Quarterly	\$25
Individual Retirement Accounts	0.25%	0.25%	\$200	Quarterly	\$200

Freedom Rewards Saver

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Balance	Interest Rate	APY	Frequency Interest Paid	Minimum Opening Balance
\$0 - \$10,000	0.50%	0.50%	Monthly	\$25
\$10,000+	0.25%	0.50% to 0.27%	Monthly	\$25
All balances if qualifications not met	0.03%	0.03%	Monthly	\$25

*APY = Annual Percentage Yield. APY effective 8/7/2020. 1.50% APY paid on daily balances up to \$10,000.00 each cycle the minimum requirements are met. An interest rate of 0.25% will be earned for the daily balance in excess of \$10,000.00, which will result in an APY between 0.36% and 1.50%. If you do not meet the requirements per qualification cycle, your account will still function as a checking account earning 0.01% APY without ATM fee refunds. Freedom Rewards Checking is a variable rate checking account and is therefore subject to rate change at any time without notice after the account is opened. Paper Statement Fee \$3.00. Fees may reduce earnings. Minimum account opening deposit of \$25.00. A monthly qualification cycle is defined as a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. ATM transactions do not count as debit card transactions. ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction, which covers most nationwide ATM. Transaction fees and surcharges. Maximum ATM fee refund \$20.00 per cycle. One account per primary tax ID number. Only available as a personal account. Member FDIC.

Junior Saver

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Balance	Interest Rate	APY	Frequency Interest Paid	Minimum Opening Balance
\$0 - \$5,000	1.49%	1.50%	Quarterly	\$5
\$5,000+	0.20%	0.20%	Quarterly	\$5

Excellence Money Market

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Balance	Interest Rate	APY	Frequency Interest Paid	Minimum Opening Balance
\$0 - \$49,999.99	0.15%	0.15%	Monthly	\$10,000
\$50,000 - \$99,999.99	0.20%	0.20%	Monthly	\$10,000
\$100,000 - \$249,999.99	0.25%	0.25%	Monthly	\$10,000
\$250,000+	0.35%	0.35%	Monthly	\$10,000

Freedom Advantage Money Market

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Balance	Interest Rate	APY	Frequency Interest Paid	Minimum Opening Balance
\$0 - \$24,999.99	0.05%	0.05%	Monthly	\$500
\$25,000 - \$99,999.99	0.15%	0.15%	Monthly	\$500
\$100,000 - \$249,999.99	0.25%	0.25%	Monthly	\$500
\$250,000 - \$499,999.99	0.30%	0.30%	Monthly	\$500
\$500,000+	0.35%	0.35%	Monthly	\$500

Senior Money Market Savings

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Balance	Interest Rate	APY	Frequency Interest Paid	Minimum Opening Balance
\$0 - \$24,999.99	0.20%	0.20%	Quarterly	\$500
\$25,000 - \$99,999.99	0.30%	0.30%	Quarterly	\$500
\$100,000+	0.40%	0.40%	Quarterly	\$500

MORE Money Market Account

Balance	Interest Rate	APY	Frequency Interest Paid	Minimum Opening Balance
\$0 - \$24,999.99	0.05%	0.05%	Monthly	\$500
\$25,000 - \$99,999.99	0.20%	0.20%	Monthly	\$500
\$100,000 - \$249,999.99	0.35%	0.35%	Monthly	\$500
\$250,000 - \$499,999.99	0.35%	0.35%	Monthly	\$500
\$500,000+	0.45%	0.45%	Monthly	\$500

Certificates of Deposit

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Term	Interest Rate	APY	Minimum Daily Balance	Frequency Interest Paid	Minimum Opening Balance
100 Days	0.15%	0.15%	\$1,000	Maturity	\$1,000
6 Months	0.35%	0.35%	\$1,000	Maturity	\$1,000
11 Month Special	0.45%	0.45%	\$5,000	Maturity	\$1,000
12 Months	0.35%	0.35%	\$1,000	Maturity	\$1,000
*17 Months	0.65%	0.65%	\$5,000	Quarterly	\$5,000
24 Months	0.40%	0.40%	\$1,000	Quarterly	\$1,000
36 Months	0.40%	0.40%	\$1,000	Quarterly	\$1,000