

**Freedom Certificate of Deposit**

Minimum Deposit to Open	\$5,000		
Transactions	<ul style="list-style-type: none"> <li>You may make deposits of \$1,000 or more to a Freedom CD at any time.</li> <li>You are allowed one withdrawal without penalty (minimum \$1,000) per calendar month. You must wait 7 days before making a withdrawal from a deposit. In addition, a minimum 7 day separation must be made between withdrawals occurring in consecutive calendar months. We may assess a penalty of 360 days interest on withdrawals that do not meet these requirements.</li> <li>If the balance of a Freedom CD drops below \$5,000, we may assess a penalty of 360 days interest and we may rewrite the Freedom CD as a Traditional CD at the current interest rate and APY in effect for Traditional CDs for the remaining portion of the term.</li> <li>Interest is compounded and credited annually to a Freedom CD.</li> </ul>		
Renewal	Your Freedom CD will automatically renew at maturity to a Freedom CD at the interest rate and APY in effect on the maturity date.		
Annual Yield Disclosure	<b>Term</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
	12 months	0.15%	0.15%

These interest rates and Annual Percentage Yields (APYs) are accurate as of 6/2/2021 and may be changed at any time without prior notice. Call (888) 522-2265 for more information.

Penalty for early withdrawal. Other terms and conditions apply. Please refer to the Regulation DD/Truth In Savings section of the Terms and Conditions for additional information.

**Freedom Plus Certificate of Deposit**

Minimum Deposit to Open	\$10,000		
Maximum Balance Allowed	\$10,000,000 per tax id number		
Transactions	<ul style="list-style-type: none"> <li>You may make deposits of \$1,000 or more to a Freedom Plus CD at any time.</li> <li>You are allowed one withdrawal without penalty (minimum \$1,000) per calendar month. You must wait 7 days before making a withdrawal from a deposit. In addition, a minimum 7 day separation must be made between withdrawals occurring in consecutive calendar months. We may assess a penalty of 360 days interest on withdrawals that do not meet these requirements.</li> <li>If the balance of a Freedom Plus CD drops below \$10,000, we may assess a penalty of 360 days interest and we may rewrite the Freedom Plus CD as a Traditional CD at the current interest rate and APY in effect for Traditional CDs for the remaining portion of the term.</li> <li>Interest is compounded and credited annually to a Freedom Plus CD.</li> </ul>		
Renewal	Your Freedom Plus CD will automatically renew at maturity to a Freedom CD at the interest rate and APY in effect on the maturity date.		
Annual Yield Disclosure	<b>Term</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
	18 months	0.30%	0.30%

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