

Freedom Certificate of Deposit

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|---|--|----------------------|--------------------------------------|
| Minimum Deposit to Open | \$5,000 | | |
| Transactions | <ul style="list-style-type: none"> You may make deposits of \$1,000 or more to a Freedom CD at any time. 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, you must maintain a minimum 7 day separation between withdrawals occurring in consecutive calendar months. We may assess a penalty of 360 days' interest on withdrawals that do not meet these requirements. 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. | | |
| 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 These interest rates and Annual Percentage Yields (APYs) are accurate as of _____ and may be changed at any time without prior notice. Call (888) 522-2265 for more information. | Term | Interest Rate | Annual Percentage Yield (APY) |
| | 12 months | 1.00% | 1.00% |
| | | | |
| Interest Payment | Interest is compounded and credited annually to a Freedom CD. | | |

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Administrative Charges Disclosure. Penalty for early withdrawal may apply.

Freedom Plus Certificate of Deposit

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|---|--|----------------------|--------------------------------------|
| Minimum Deposit to Open | \$10,000 | | |
| Maximum Balance Allowed | \$10,000,000 per tax ID number | | |
| Transactions | <ul style="list-style-type: none"> You may make deposits of \$1,000 or more to a Freedom Plus CD at any time. 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, you must maintain a minimum 7 day separation between withdrawals occurring in consecutive calendar months. We may assess a penalty of 360 days' interest on withdrawals that do not meet these requirements. 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. | | |
| Renewal | Your Freedom Plus CD will automatically renew at maturity to a 12 month Freedom CD at the interest rate and APY in effect on the maturity date. | | |
| Annual Yield Disclosure These interest rates and Annual Percentage Yields (APYs) are accurate as of _____ and may be changed at any time without prior notice. Call (888) 522-2265 for more information. | Term | Interest Rate | Annual Percentage Yield (APY) |
| | 18 months | 3.00% | 3.00% |
| | | | |
| Interest Payment | Interest is compounded and credited annually to a Freedom Plus CD. | | |

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Administrative Charges Disclosure. Penalty for early withdrawal may apply.