



FREEDOM BANK DEPOSIT RATES – ACCURATE AS OF February 5, 2010

ALWAYS MAKE SURE YOU HAVE THE MOST RECENT AND EFFECTIVE RATES
 INVESTMENT CD'S YIELDING THE FOLLOWING RETURNS. FEES MAY REDUCE EARNINGS.
 RATES SUBJECT TO CHANGE. CERTIFICATES OF DEPOSIT - FIXED RATE GUARANTEED INTEREST

CERTIFICATES OF DEPOSIT - FIXED RATE GUARANTEED INTEREST

Investment CDs	Interest Rate	Annual Percentage Yield	Minimum To Open
49 to 60 Months	2.57 %	2.59 %	\$1,000
37 to 48 Months	2.26 %	2.28 %	\$1,000
25 to 36 Months	1.97 %	1.98 %	\$500
19 to 24 Months	1.65 %	1.66 %	\$500
12 to 18 Months	1.36 %	1.37 %	\$500
181 to 364 days	1.15 %	1.15 %	\$500
91 to 180 days	0.90 %	0.90 %	\$500
10 to 90 days	0.68 %	0.68 %	\$500
Special			
15 Month Special	1.53 %	1.54 %	\$1,000
23 Month Special	1.96 %	1.97 %	\$1,000
Freedom CD 30 Month	2.06 %	2.08 %	\$10,000

* Substantial Penalty for early withdrawal of Certificates of Deposit:

Freedom Money Market Deposit Accounts (Subject to change weekly)			Freedom Plus Accounts (Subject to change weekly)		
Balance	Interest Rate	Annual Percentage Yield	Balance	Interest Rate	Annual Percentage Yield
\$0 to \$10,000	.61 %	.61 %	\$0 to \$10,000	.28 %	.28 %
\$10,000.01 to \$25,000	.72 %	.72 %	\$10,000.01 and Over	.48 %	.48 %
\$25,000.01 and Over	1.01 %	1.01 %			

Savings Accounts (Subject to change weekly- Compounded Daily- OPEN \$50.00)			Tax Shelters -Individual Retirement Accounts IRA Statement Savings Rate		
Balance	Interest Rate	Annual Percentage Yield	Compounding	Interest Rate	Annual Percentage Yield
\$250.00 or less	.14 %	.14 %	Quarterly	1.92 %	1.93 %
\$250.01 to \$1,000.00	.19 %	.19 %			
\$1,000.01 to \$25,000.00	.45 %	.45 %			
\$25,000.01 and Over	.61 %	.61 %			

Freedom Platinum Checking		
Balance	Interest Rate	Annual Percentage Yield
\$0.00 and Over	.73 %	.73 %



1 (800) 296-1531
<http://www.freedombankwv.com>

Loan Rates

Prime Rate (WSJ)	3.25 %
New Auto Rates	Please see an Installment Loan Officer
Real Estate Home Rates	Please see a Mortgage Officer

Additional Information

The following CD's are compounded quarterly: 1, 1-1/2, 2, 2-1/2, 3, 4, and 5 years
182 days and all CD's \$100,000 and over
Monthly Income Checks are available with deposits of \$5,000.00 or more.

MEMBER FDIC

