



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

**FREEDOM BANK DEPOSIT RATES – ACCURATE AS OF October 7, 2009**  
 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     | 2.81 %        | 2.84 %                  | \$1,000         |
| 37 to 48 Months     | 2.51 %        | 2.53 %                  | \$1,000         |
| 25 to 36 Months     | 2.21 %        | 2.23 %                  | \$500           |
| 19 to 24 Months     | 1.90 %        | 1.91 %                  | \$500           |
| 12 to 18 Months     | 1.61 %        | 1.62 %                  | \$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    | 1.73 %        | 1.74 %                  | \$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<br>(Subject to change weekly) |               |                         | Freedom Plus Accounts<br>(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<br>(Subject to change weekly- Compounded Daily- OPEN \$50.00) |               |                         | Tax Shelters -Individual Retirement Accounts<br>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 %                   |



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### **Loan Rates**

|                        |  |
|------------------------|--|
| Prime Rate (WSJ)       | <b>3.25 %</b>                          |
| 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**

