

RATE SHEET

Freedom Bank
Main Office
530 9th Street West
Columbia Falls, MT 59912
December 8, 2023

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Freedom Checking^b	\$ 500.00	\$ 1,500.00 ^c		
Daily Balances of:				
\$1,500.00-4,999.99			0.10%	0.10%
\$5,000.00-24,999.99			0.15%	0.15%
\$25,000.00-49,999.99			0.20%	0.20%
\$50,000.00 and up			0.25%	0.25%
Eagle 50 Checking (Ages 50+)^b	\$ 50.00	\$ 1,500.00 ^c		
Daily Balances of:				
\$1,500.00-4,999.99			0.10%	0.10%
\$5,000.00-24,999.99			0.15%	0.15%
\$25,000.00-49,999.99			0.20%	0.20%
\$50,000.00 and up			0.25%	0.25%
Insured Money Market Account^b	\$ 1,000.00	\$ 500.00 ^c		
Daily Balances of:				
\$500.00-1,499.99			1.00%	1.00%
\$1,500.00-4,999.99			1.25%	1.26%
\$5,000.00-24,999.99			2.25%	2.27%
\$25,000.00-99,999.99			3.00%	3.04%
\$100,000.00 and up			3.50%	3.56%
HSA Freedom Interest Checking^b	\$ 500.00	\$ 500.00 ^c		
Daily Balances of:				
\$500.00-1,499.99			1.00%	1.00%
\$1,500.00-4,999.99			1.25%	1.26%
\$5,000.00-24,999.99			2.25%	2.27%
\$25,000.00-99,999.99			3.00%	3.04%
\$100,000.00 and up			3.50%	3.56%
Freedom Savings^b	\$ 50.00		1.50%	1.51%
Patriot Savings (Under 18)^b	\$ 10.00		1.50%	1.51%
Business Interest Checking^b	\$ 1,000.00	\$ 1,500.00 ^c		
Daily Balances of:				
\$1,500.00-4,999.99			0.25%	0.25%
\$5,000.00-24,999.99			0.30%	0.30%
\$25,000.00-49,999.99			0.45%	0.45%
\$50,000.00 and up			0.60%	0.60%
6 Month CD Under \$10,000.00^a	\$ 500.00	\$ 500.00 ^c	1.55%	1.56%
6 Month CD Over \$10,000.00^a	\$ 10,000.00	\$ 10,000.00 ^c	1.80%	1.82%
12 Month CD Under \$10,000.00^a	\$ 500.00	\$ 500.00 ^c	4.00%	4.07%
12 Month CD Over \$10,000.00^a	\$ 10,000.00	\$ 10,000.00 ^c	4.50%	4.59%
18 Month CD Under \$10,000.00^a	\$ 500.00	\$ 500.00 ^c	4.00%	4.07%
18 Month CD Over \$10,000.00^a	\$ 10,000.00	\$ 10,000.00 ^c	4.50%	4.59%
24 Month CD Under \$10,000.00^a	\$ 500.00	\$ 500.00 ^c	3.50%	3.55%
24 Month CD Over \$10,000.00^a	\$ 10,000.00	\$ 10,000.00	4.00%	4.07%
12 Month IRA Savings	\$ 500.00	\$ 500.00 ^c	4.25%	4.33%
18 Month IRA Savings	\$ 500.00	\$ 500.00 ^c	4.50%	4.59%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are current as of 12-08-2023.

For current rate information call (406) 892-1776.