

PERSONAL ACCOUNT RATE SHEET

Freedom Bank
Main Office
530 9th Street West
Columbia Falls, MT 59912
December 11, 2025

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 Interest Checking ^b	\$ 500.00	\$ 1,500.00 ^c		
Daily Balances of:				
\$1,500.00-4,999.99			0.05%	0.05%
\$5,000.00-24,999.99			0.06%	0.06%
\$25,000.00-49,999.99			0.10%	0.10%
\$50,000.00 and up			0.15%	0.15%
Eagle 50 Checking ^b	\$ 50.00	\$ 1,500.00 ^c		
Daily Balances of:				
\$1,500.00-4,999.99			0.05%	0.05%
\$5,000.00-24,999.99			0.06%	0.06%
\$25,000.00-49,999.99			0.10%	0.10%
\$50,000.00 and up			0.15%	0.15%
HSA Freedom Interest Checking ^b	\$ 500.00	\$ 500.00 ^c		
Daily Balances of:				
\$500.00-1,499.99			0.50%	0.50%
\$1,500.00-4,999.99			0.75%	0.75%
\$5,000.00-24,999.99			1.25%	1.26%
\$25,000.00-99,999.99			1.75%	1.76%
\$100,000.00 and up			2.75%	2.78%
Personal Money Market ^b	\$ 1,000.00	\$ 500.00 ^c		
Daily Balances of:				
\$500.00-1,499.99			0.50%	0.50%
\$1,500.00-4,999.99			0.75%	0.75%
\$5,000.00-24,999.99			1.25%	1.26%
\$25,000.00-99,999.99			1.75%	1.76%
\$100,000.00 and up			2.75%	2.78%
Freedom Savings ^b	\$ 50.00		1.00%	1.01%
Patriot Savings (Under 18) ^b	\$ 10.00		1.00%	1.01%
IRA Savings 12 Month	\$ 500.00	\$ 500.00 ^c	3.25%	3.30%
IRA Savings 18 Month	\$ 500.00	\$ 500.00 ^c	3.50%	3.56%
6 Month CD Under \$10,000.00 ^a	\$ 500.00	\$ 500.00 ^c	2.50%	2.53%
6 Month CD Over \$10,000.00 ^a	\$ 10,000.00	\$ 10,000.00 ^c	3.00%	3.04%
12 Month CD Under \$10,000.00 ^a	\$ 500.00	\$ 500.00 ^c	3.25%	3.30%
12 Month CD Over \$10,000.00 ^a	\$ 10,000.00	\$ 10,000.00 ^c	3.50%	3.56%
18 Month CD Under \$10,000.00 ^a	\$ 500.00	\$ 500.00 ^c	3.00%	3.04%
18 Month CD Over \$10,000.00 ^a	\$ 10,000.00	\$ 10,000.00 ^c	3.25%	3.30%
24 Month CD Under \$10,000.00 ^a	\$ 500.00	\$ 500.00 ^c	2.75%	2.78%
24 Month CD Over \$10,000.00 ^a	\$ 10,000.00	\$ 10,000.00	3.00%	3.04%

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

**Member
FDIC**

BUSINESS ACCOUNT RATE SHEET

Freedom Bank
Main Office
530 9th Street West
Columbia Falls, MT 59912
December 11, 2025

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
Business Interest Checking ^b	\$ 1,000.00	\$ 1,500.00 ^c		
Daily Balances of:				
	\$1,500.00-4,999.99		0.05%	0.05%
	\$5,000.00-24,999.99		0.10%	0.10%
	\$25,000.00-49,999.99		0.15%	0.15%
	\$50,000.00 and up		0.20%	0.20%
Business Money Market ^b	\$ 1,000.00	\$ 500.00 ^c		
Daily Balances of:				
	\$500.00-1,499.99		0.50%	0.50%
	\$1,500.00-4,999.99		0.75%	0.75%
	\$5,000.00-24,999.99		1.25%	1.26%
	\$25,000.00-99,999.99		1.75%	1.76%
	\$100,000.00 and up		2.75%	2.78%
Business Savings ^b	\$ 50.00		1.00%	1.01%
6 Month CD Under \$10,000.00 ^a	\$ 500.00	\$ 500.00 ^c	2.50%	2.53%
6 Month CD Over \$10,000.00 ^a	\$ 10,000.00	\$ 10,000.00 ^c	3.00%	3.04%
12 Month CD Under \$10,000.00 ^a	\$ 500.00	\$ 500.00 ^c	3.25%	3.30%
12 Month CD Over \$10,000.00 ^a	\$ 10,000.00	\$ 10,000.00 ^c	3.50%	3.56%
18 Month CD Under \$10,000.00 ^a	\$ 500.00	\$ 500.00 ^c	3.00%	3.04%
18 Month CD Over \$10,000.00 ^a	\$ 10,000.00	\$ 10,000.00 ^c	3.25%	3.30%
24 Month CD Under \$10,000.00 ^a	\$ 500.00	\$ 500.00 ^c	2.75%	2.78%
24 Month CD Over \$10,000.00 ^a	\$ 10,000.00	\$ 10,000.00	3.00%	3.04%

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 12-11-2025.
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