

# PERSONAL ACCOUNT RATE SHEET

Freedom Bank  
Main Office  
530 9th Street West  
Columbia Falls, MT 59912  
June 26, 2026

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
<b>Freedom Interest Checking<sup>b</sup></b>	\$ 500.00	\$ 1,500.00 <sup>c</sup>		
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%
<b>Eagle 50 Checking<sup>b</sup></b>	\$ 50.00	\$ 1,500.00 <sup>c</sup>		
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%
<b>HSA Freedom Interest Checking<sup>b</sup></b>	\$ 500.00	\$ 500.00 <sup>c</sup>		
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%
<b>Personal Money Market<sup>b</sup></b>	\$ 1,000.00	\$ 500.00 <sup>c</sup>		
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%
<b>Freedom Savings<sup>b</sup></b>	\$ 50.00		1.00%	1.01%
<b>Patriot Savings (Under 18)<sup>b</sup></b>	\$ 10.00		1.00%	1.01%
<b>IRA Savings 12 Month</b>	\$ 500.00	\$ 500.00 <sup>c</sup>	3.25%	3.30%
<b>IRA Savings 18 Month</b>	\$ 500.00	\$ 500.00 <sup>c</sup>	3.50%	3.56%
<b>6 Month CD Under \$10,000.00<sup>a</sup></b>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.50%	2.53%
<b>6 Month CD \$10,000.00 and Up<sup>a</sup></b>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.00%	3.04%
<b>12 Month CD Under \$10,000.00<sup>a</sup></b>	\$ 500.00	\$ 500.00 <sup>c</sup>	3.25%	3.30%
<b>12 Month CD \$10,000.00 and Up<sup>a</sup></b>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.50%	3.56%
<b>18 Month CD Under \$10,000.00<sup>a</sup></b>	\$ 500.00	\$ 500.00 <sup>c</sup>	3.00%	3.04%
<b>18 Month CD \$10,000.00 and Up<sup>a</sup></b>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.25%	3.30%
<b>24 Month CD Under \$10,000.00<sup>a</sup></b>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.75%	2.78%
<b>24 Month CD \$10,000.00 and Up<sup>a</sup></b>	\$ 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 December 11, 2025.**

**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  
June 26, 2026

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
<b>Business Interest Checking</b> <sup>b</sup>	\$ 1,000.00	\$ 1,500.00 <sup>c</sup>		
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%
<b>Business Money Market</b> <sup>b</sup>	\$ 1,000.00	\$ 500.00 <sup>c</sup>		
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%
<b>Business Savings</b> <sup>b</sup>	\$ 50.00		1.00%	1.01%
<b>6 Month CD Under \$10,000.00</b> <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.50%	2.53%
<b>6 Month CD \$10,000.00 and Up</b> <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.00%	3.04%
<b>12 Month CD Under \$10,000.00</b> <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	3.25%	3.30%
<b>12 Month CD \$10,000.00 and Up</b> <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.50%	3.56%
<b>18 Month CD Under \$10,000.00</b> <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	3.00%	3.04%
<b>18 Month CD \$10,000.00 and Up</b> <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.25%	3.30%
<b>24 Month CD Under \$10,000.00</b> <sup>a</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	2.75%	2.78%
<b>24 Month CD \$10,000.00 and Up</b> <sup>a</sup>	\$ 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 December 11, 2025.**  
**For current rate information call (406) 892-1776.**

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