RATE AND FEE SCHEDULE FOR TERM SHARE CERTIFICATES (CDs)

FREEDOM CREDIT UNION

The rates, fees and charges applicable to your Freedom Credit Union Term Share Certificate of Deposit (CD) are provided below. The Credit Union may offer other rates for these CDs from time to time. For current rates, visit freedomcu.org, or call 215-612-5900.

Effective Date: 10/07/2026

Except as specifically described, the following disclosures apply to all of the CDs.

Rate Information. The Dividend Rate and Annual Percentage Yield (APY) on your CDs are set forth above. The APY is a percentage rate that reflects the total amount of dividends to be paid on a CD based on the Dividend Rate and frequency of compounding for an annual period. For Regular CDs, Individual Retirement Account (IRA) CDs, Education Savings Account (ESA) CDs, and Health Savings Account (HSA) CDs, the Dividend Rate and APY are fixed and will be in effect for the term of the CD. The APY is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce your APY.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rates and APYs are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting. Dividends will be compounded and credited as set forth above. The Dividend period for all CDs is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month.

Accrual of Dividends. Dividends will accrue on cash and non-cash deposits (e.g. checks) beginning on the business day you make the deposit to your CD and will continue until the date the CD is closed.

Balance Information. The minimum balance required to open each CD is set forth above. Dividends are calculated by the actual daily balance method which applies a daily periodic rate to the balance in the CD each day.

CDs: Regular, IRA, ESA, and HSA		
Term	Dividend Rate	Annual Percentage Yield (APY)
6 months	4.05	4.12
12 months	4.10	4.17
18 months	4.15	4.22
24 months	4.20	4.28
30 months	3.75	3.81
36 months	3.75	3.81
48 months	3.75	3.81
60 months	3.75	3.81
Dividends Compounded:	Monthly	
Dividends Credited:	Monthly	
Minimum Opening Deposit & Amount to Earn APY (Ages 25 -)	$250	
Minimum Opening Deposit & Amount to Earn APY (Ages 26+)	$500	
Dividend Period:	Monthly	
Additional Deposit:	Not Allowed	
Dividend Withdrawal:	Allowed	
Renewable:	Automatic	

Transaction Limitations. After your CD is opened, you may not add funds to your CD. You may make withdrawals of dividends from your CD in any amount as indicated above.

Maturity. Your CD will mature within the term or at the maturity date set forth on your CD Receipt or Renewal Notice.

Early Withdrawal Penalty. We may impose a penalty if you withdraw any of your principal before the maturity date. The amount of the penalty will not exceed dividends earned through the date of withdrawal.

Amount of Penalty

Term	Penalty
6 months	90 days of dividends
12 to 36 months	180 days of dividends
48 to 60 months	360 days of dividends

In accordance with Federal Reserve Regulation D, withdrawals made within the first six days of a new certificate purchase are subject to a seven day, early withdrawal dividend penalty.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the CD before maturity without imposing an early withdrawal penalty under the following circumstances:

1. When a CD owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
2. Where the CD is an IRA CD, ESA CD, or HSA CD and any portion is paid within seven (7) days after establishment.

Renewal Policy. Your CD is an automatically renewable CD, if indicated on this disclosure statement. If the term on your original CD is no longer offered and you have elected to have it renew automatically, your CD will renew with the next longest term that Freedom offers. The grace period is 10 days.

Nontransferable/Nonnegotiable. Your CD is nontransferable and nonnegotiable and funds from your CD may not be pledged to secure any obligation of the owner, except obligations with Freedom Credit Union.

Federally insured by NCUA