



Relationship Checking Personal:

- \$1,000 minimum to open
- Tiered Interest rates:

	APY*
\$0.00 - \$999.99	.00%
\$1,000 - \$24,999.99	.15%
\$25,000 - \$49,999.99	.25%
\$50,000 - \$99,999.99	.35%
\$100,000 +	.50%
- Interest paid on average daily collected balances
- Minimum criteria for the account:
 - Direct Deposit
 - 10 debits per statement cycle
 - Online Banking
 - Bill Pay-1 transaction per statement cycle
- Monthly Fee if criteria is not met
\$20 month
- Charges for other services may apply

*Annual Percentage Yield effective 9/19/2011. Interest Rates are subject to change without notice. See your Freedom Banker for information on fees, criteria and transaction limitations. Early closing fee will apply if the account is closed within six months. Fees could reduce the earnings on the account.

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