

FREEDOM FINANCIAL GROUP, INC.

MINUTES

ANNUAL MEETING OF SHAREHOLDERS

August 10, 2007

University Plaza Hotel

Springfield, Missouri

The meeting was called to order by Chairman Vern Schweigert at 9:02 AM. The Agenda for the meeting, attached, was reviewed and introductions of the Board of Directors (all five were in attendance) and Corporate Officers were made. Chairman Schweigert announced that a quorum had not been reached and the Polls remain open. Each Proposal was read by Secretary Graham and questions relating to the Proposals were answered.

President Fenstermaker made his report followed by the announcement that a quorum had been reached. The polls were closed and the final vote as certified by Wells Fargo Shareowner Services was announced as follows:

Proposal I: Robert T. Chancellor	For:	8,559,711
	Withheld:	1,412,001
Troy A. Compton	For:	8,866,990
	Withheld:	1,404,722
Proposal II: Appointment of BKD	For:	9,178,046
	Against:	552,469
	Abstain:	541,197
Proposal III: Appointment of auditors	For:	8,497,211
	Against:	982,678
	Abstain:	502,361
	Broker Non-Votes:	289,462

Secretary Graham announced that all three proposals were approved by a majority of the shares voted. Chief Financial Officer Graham gave his presentation followed by questions from the attendees. With approximately 155 persons in attendance, the meeting was adjourned at 11:00 AM.

/s/ Jerald L. Fenstermaker, President

Attachments:

1. Agenda
2. Sample Ballot
3. Certified Report of Election
4. Ballot for Annual Meeting (as cast by proxy holders)
5. Oath of Inspectors of Election

AGENDA

FREEDOM FINANCIAL GROUP, INC.

Annual Meeting of Shareholders

August 10, 2007

Business Meeting: 9:00 AM

Introductions

Proposal One: Election of two Directors

Proposal Two: Appointment of Auditors-BKD-QI-QIII

Proposal Three: Appointment of Auditor to be named for year-end

President's Report

Financial Report

Questions and Answers

Adjourn: 11:00

**FREEDOM FINANCIAL GROUP, INC.
ANNUAL MEETING OF SHAREHOLDERS
AUGUST 10, 2007**

SAMPLE BALLOT

Proposal 1: The re-election of Robert T. Chancellor and Troy A. Compton to the Company's Board of Directors, each for a three-year term.

Robert T. Chancellor	<input type="checkbox"/> For	<input type="checkbox"/> Withhold
Troy A. Compton	<input type="checkbox"/> For	<input type="checkbox"/> Withhold

Proposal 2: The ratification of the appointment of BKD, LLP to serve as the Company's independent accountants for the first three quarters of the fiscal year ending December 31, 2007.

For Against Abstain

Proposal 3: The ratification of the future appointment by the Board of Directors of the independent public accounting firm to be recommended by the Audit Committee to audit the Company's annual consolidated financial statements for the year ending December 31, 2007.

For Against Abstain

Account Name: _____

Signed: _____

Signed: _____

Number of Shares: _____

FREEDOM FINANCIAL GROUP, INC.

REPORT OF ELECTION

The undersigned Inspectors of Election at the Annual Meeting of Shareholders of Freedom Financial Group, Inc. report as follows:

There were 19,927,001 shares of Common Stock entitled to vote at the meeting and a total of 10,271,712 shares (51.55 %) were represented at the meeting.

1. Election of Class II Directors:

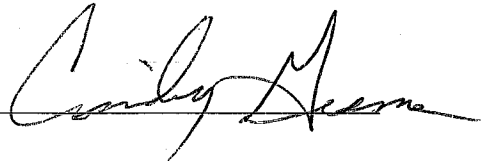
	FOR	WITHHOLD
Robert T. Chancellor	8,859,711	1,412,001
Troy A. Compton	8,866,990	1,404,722

2. Ratification of the appointment of BKD, LLP as the Company's independent accountants for the first three quarters of the fiscal year ending December 31, 2007.

FOR	AGAINST	ABSTAIN	BROKER NON-VOTE
9,178,046	552,469	541,197	0

3. Ratification of the future appointment by the Board of Directors of the independent public accounting firm to be recommended by the Audit Committee to audit the Company's annual consolidated financial statements for the fiscal year ending December 31, 2007.

FOR	AGAINST	ABSTAIN	BROKER NON-VOTE
8,497,211	982,678	502,361	289,462



Dated: August 10, 2007

BALLOT FOR ANNUAL MEETING
FREEDOM FINANCIAL GROUP, INC.
AUGUST 10, 2007

The undersigned hereby cast(s) the following votes:

1. FOR Election of Directors:

8,859,711
8,866,990

Robert T. Chancellor
Troy A. Compton

2. FOR 9,178,046 AGAINST 552,469 ABSTAIN 541,199

Ratification of the appointment of BKD, LLP as the Company's independent accountants for the first three quarters of the fiscal year ending December 31, 2007.

3. FOR 8,497,211 AGAINST 982,678 ABSTAIN 502,361

Ratification of the future appointment by the Board of Directors of the independent public accounting firm to be recommended by the Audit Committee to audit the Company's annual consolidated financial statements for the fiscal year ending December 31, 2007.

Jerald L. Fenstermaker
Jerald L. Fenstermaker

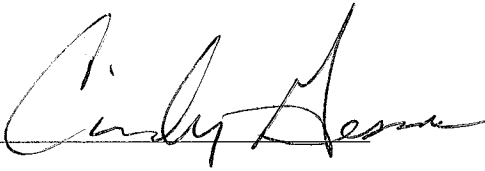
Daniel F. Graham
Daniel F. Graham

FREEDOM FINANCIAL GROUP, INC.


OATH OF INSPECTORS OF ELECTION

STATE OF MINNESOTA)
)SS
COUNTY OF DAKOTA)

The undersigned do hereby swear to, faithfully and to the best of their ability, execute and perform the duties of Inspectors of Election with strict impartiality at the Annual Meeting of Shareholders of Freedom Financial Group, Inc. to be held at University Plaza Hotel located at 333 S. John Q. Hammons Parkway, Springfield, Missouri, at 9:00 a.m., local time, on Friday, August 10, 2007.



Sworn to before me this
10th day of August, 2007.


Notary Public

