

Now Account

Tiered Variable Rate information

Your interest rate and annual percentage yield may change. Tier are defined as follows: 1st. \$500.00 - \$4,999.00, 2nd \$5,000.00 - \$9,999.00 , 3rd \$10,000.00 or more.

Determination of Rate

At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Limitations on Rate Change

There are no maximum or minimum interest rate limits for this account.

Compounding and crediting

Interest will be compounded monthly and will be credited to the account monthly.

Minimum Balance Requirements

You must deposit \$200.00 to open this account. A minimum balance fee of \$8.00 will be imposed every month if the balance in the account falls below \$500.00 any day of the statement cycle. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount.

Balance computation method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees and Charges

The following fees and charges may be assessed against your account:
A minimum balance fee of \$8.00 will be imposed every month if the daily balance falls below \$500.00 any day of the statement cycle.

Fee to stop payment on an item - \$30.00

Overdraft fee (created by check, ATM withdrawal or electronic means per item) - \$32.00

Returned item fee - (created by check, ATM withdrawal or electronic means per item) - \$32.00

Overdraft Transfer fee - \$5.00

Excessive check charge (over 50 checks): \$.35 each

Deposited Return Items - \$5.00 (personal accounts) \$10.00 (business accts.)

Transaction Limitations

No transactions limitations apply to this account.

Senior Account

Eligibility Requirements

You must be 60 or over to qualify for this account.

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There are no maximum or minimum interest rate limits for this account.

Compounding and crediting

Interest will be compounded monthly and will be credited to the account monthly.

Minimum Balance Requirements

You must deposit \$200.00 to open this account. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Processing Order

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Balance computation method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees and Charges

The following fees and charges may be assessed against your account:

Fee to stop payment on an item - \$30.00

Overdraft fee(created by check, ATM withdrawal or electronic means per item) - \$32.00

Returned item fee - (created by check, ATM withdrawal or electronic means per item) - \$32.00

Overdraft Transfer fee - \$5.00

Deposited Return Items - \$5.00 (personal accounts) \$10.00 (business accts.)

Free basic wallet checks

Transaction Limitations

No transactions limitations apply to this account.

Money Market

Tiered Variable Rate information

Your interest rate and annual percentage yield may change. Tiers are defined as follows: 1st. \$1000.00 - \$9,999.00, 2nd \$10,000.00 - \$24,999.00 , 3rd \$25,000.00 or more.

Determination of Rate

At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Limitations on Rate Change

There are no maximum or minimum interest rate limits for this account.

Compounding and crediting

Interest will be compounded monthly and will be credited to the account monthly.

Minimum Balance Requirements

You must deposit \$1000.00 to open this account. A minimum balance fee of \$12.00 will be imposed every month if the balance in the account falls below \$1,000.00 any day of the statement cycle.

You must maintain a minimum daily balance of \$1000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Processing Order

All credit transactions will be processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount.

Balance computation method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees and Charges

The following fees and charges may be assessed against your account:
A minimum balance fee of \$12.00 will be imposed every month if the daily balance falls below \$1,000.00 any day of the statement cycle.
Fee to stop payment on an item - \$30.00
Overdraft fee(created by check, ATM withdrawal or electronic means per item) - \$32.00
Returned item fee - (created by check, ATM withdrawal or electronic means per item) - \$32.00
Overdraft Transfer fee - \$5.00
Excessive check charge (per item over 6 checks) - \$5.00 each
Deposited Return Items - \$5.00 (personal accounts) \$10.00 (business accts.)

Transaction Limitations

The minimum amount you may write a check for is \$100.00. The depositor is permitted to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle to another account (including a transaction account) of the depositor at the same institution or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order made by the depositor and payable to third parties. If this is not consistently adhered to, First Federal reserves the right to close the account.

Sole Proprietor Business

Tiered Variable Rate information

Your interest rate and annual percentage yield may change. Tiers are defined as follows: 1st. \$500.00 - \$4,999.00, 2nd \$5,000.00 - \$9,999.00 , 3rd \$10,000.00 or more.

Determination of Rate

At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Limitations on Rate Change

There are no maximum or minimum interest rate limits for this account.

Compounding and crediting

Interest will be compounded monthly and will be credited to the account monthly.

Minimum Balance Requirements

You must deposit \$200.00 to open this account. A minimum balance fee of \$8.00 will be imposed every month if the daily balance falls below \$500.00 any day of the statement cycle.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Processing Order

All credit transactions will be processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount.

Balance computation method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees and Charges

The following fees and charges may be assessed against your account: A minimum balance fee of \$8.00 will be imposed every month if the daily balance falls below \$500.00 any day of the statement cycle.

Fee to stop payment on an item - \$30.00

Overdraft fee (created by check, ATM withdrawal or electronic means per item) - \$32.00

Returned item fee (created by check, ATM withdrawal or electronic means per item) - \$32.00

Overdraft Transfer fee - \$5.00

Items deposited \$.06 per item

Checks paid - \$.10 per item

Deposited Return Items - \$5.00 (personal accounts) \$10.00 (business accts.)

Transaction Limitations

No transactions limitations apply to this account.

Smart Choice Checking**Minimum Balance Requirements**

You must deposit \$50.00 to open this account.

Processing Order

All credit transactions will be processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount.

Fees and Charges

The following fees and charges may be assessed against your account:

1st order of basic checks - FREE
Fee to stop payment on an item - \$30.00
Overdraft fee (created by check, ATM withdrawal or electronic means per item) - \$32.00
Returned item fee (created by check, ATM withdrawal or electronic means per item) - \$32.00
Overdraft Transfer fee - 5.00
Deposited Return Items - \$5.00 (personal accounts) \$10.00 (business accts.)

Transaction Limitations

No transactions limitations apply to this account.

Small Business Checking

Minimum Balance Requirements

You must deposit \$200.00 to open this account. A minimum balance fee of \$12.00 will be imposed every month if the balance in the account falls below \$1,000.00 any day of the statement period.

Processing Order

All credit transactions will be processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount.

Fees and Charges

The following fees and charges may be assessed against your account:
A minimum balance fee of \$12.00 will be imposed every month if the daily balance falls below \$1,000.00 any day of the statement cycle.
Fee to stop payment on an item - \$30.00
Overdraft fee (created by check, ATM withdrawal or electronic means per item) - \$32.00
Returned item fee (created by check, ATM withdrawal or electronic means per item) - \$32.00
Overdraft Transfer fee - \$5.00
Items deposited (First 100 FREE) and \$.25 per item thereafter
Checks paid (First 50 FREE) and \$.25 per item thereafter
Deposited Return Items - \$5.00 (personal accounts) \$10.00 (business accts.)

Transaction Limitations

No transactions limitations apply to this account.

Business Checking

Minimum Balance Requirements

You must deposit \$200.00 to open this account.

Processing Order

All credit transactions will be processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount.

Fees and Charges

The following fees and charges may be assessed against your account:

Fee to stop payment on an item - \$30.00

Overdraft fee (created by check, ATM withdrawal or electronic means per item) - \$32.00

Returned item fee (created by check, ATM withdrawal or electronic means per item) - \$32.00

Overdraft Transfer fee - \$5.00

Monthly maintenance fee - \$8.00

Items deposited \$.06 per item

Checks paid - \$.10 per item

Deposited Return Items - \$5.00 (personal accounts) \$10.00 (business accts.)

Transaction Limitations

No transactions limitations apply to this account.

IOLTA ACCOUNTS

ELIGIBILITY REQUIREMENTS

Lawyer Trust Accounts allow attorneys and law firms to establish interest bearing accounts for clients funds, commonly called Interest on Lawyer Trust Account (IOLTA)

VARIABLE RATE INFORMATION

Your interest rate and annual percentage yield may change.

DETERMINATION OF RATE

At our discretion, we may change the interest rate on your account.

FREQUENCY OF RATE CHANGES

We may change the interest rate on your account at any time.

LIMITATIONS ON RATE CHANGE

There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING

Interest will be compounded monthly and will be credited monthly.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$200.00 to open this account. You must maintain a minimum daily balance of \$100,000.00 in the account each day to obtain the annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

PROCESSING ORDER

All credit transactions will be processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount.

BALANCE COMPUTATION METHOD

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS

Interest begins to accrue on the business day you deposit noncash items (for example, checks)

TRANSACTION LIMITATIONS

No transaction limitations apply to this account.