

Truth in Savings Disclosure

Regulation DD

Statement Savings & Christmas Club

Statement Savings

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 daily and will be credited to the account quarterly.

Minimum Balance Requirements

You must deposit \$100.00 to open this account. A minimum balance fee of \$6.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month.

You must maintain a minimum daily balance of \$100.00 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.
Closing fee (if the account is closed within the first 90 days):\$5.00
A minimum balance fee of \$6.00 will be imposed every month if the daily balance falls below \$100.00 any day of the statement cycle.
8 FREE withdrawals monthly of which only 6 can be ATM, drafts, or electronic means.
Excessive withdrawal fee over 8 per month - \$3.00 per withdrawal

Transaction Limitations

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.

Christmas Club**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 daily and will be credited to the account quarterly.

Minimum Balance Requirements

You must deposit \$10.00 to open this account. You must maintain a minimum daily balance of \$10.00 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 your deposit noncash items (for example, checks).

Transaction Limitations

You may not make any withdrawals from your account. If a withdrawal is desired, the account must be closed out.