

First4Me Checking Disclosure

If your daily balance is \$500.00 or less, the annual percentage yield will be 5.00%. No interest is paid for funds in excess of \$500.00. Rates subject to change without notice. Minimum balance to open the account is \$25.00. The Annual Percentage Yield is accurate as of 3/1/2014. Fees may reduce the earnings on the account.

Drawing for \$500.00 scholarship will be held the first week of August each year. If you are not an account holder, you can enter to win by visiting a branch and submitting an entry form.

Up to 7 foreign ATM charges will be waived, up to a maximum of \$2.00 each and a maximum of \$14.00 per month. A foreign ATM charge imposed by other financial entities may be incurred when you use an ATM not owned by First Federal.

Free checks only applies to specialty blue, yellow, green or gray checks.

Legacy Checking Disclosure

This new account requires customers to have payroll direct deposit to avoid an \$8.00 per month maintenance fee.

If your daily balance is \$600.00 or less, the annual percentage yield will be 6.00%. No interest is paid in excess of \$600.00. Rates subject to change without notice. Minimum balance to open account is \$25.00. The annual percentage yield is accurate as of 11/2/2015. Fees may reduce the earnings on the account.

Up to seven foreign ATM charges will be waived up to a maximum of \$2.00 each and a maximum total of \$14.00 per month. A foreign ATM charge imposed by other financial entities may be incurred when you use an ATM not owned by First Federal.

You will receive one coupon at account opening to waive one overdraft fee. Coupon must be presented for credit. Coupon expires one year from account opening date.

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First Choice Money Market Disclosure

If your daily balance is below \$10,000.00, you don't earn any interest on the account. If your daily balance is equal to or above \$10,000.00 your APY will be .25%

Free checks only applies to specialty blue, yellow, green or grey checks.