

Deposit Account Rates

Consumer Deposit Accounts

Account Type	Minimum Dollar Amount to Open Account	Minimum Dollar Amount to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Rewards Checking ^{**1}	\$50.00	\$0.01 – \$14,999.99 \$15,000.00 – above	3.93% 0.50%	4.00% 0.50% - 4.00%
Rewards Money Market ^{2,3}	\$20,000.00	\$20,000.00	Introductory Rate 2.08% Standard Rate 1.83%	Introductory APY 2.10% Standard APY 1.85%
Relationship Checking *	\$1,500.00	\$0.01 – \$1,499.99 \$1,500.00 – above	0.10% 0.20%	0.10% 0.20%
Relationship Money Market ^{2,3}	\$5,000.00	\$0.01 – \$4,999.99 \$5,000.00 – \$24,999.99 \$25,000.00 – \$99,999.99 \$100,000.00 – \$249,999.99 \$250,000.00 – above	0.10% 0.25% 1.00% 1.25% 1.75%	0.10% 0.25% 1.00% 1.26% 1.76%
Freedom Money Market *	\$2,500.00	\$0.01 – \$24,999.99 \$25,000.00 – \$99,999.99 \$100,000.00 – \$249,999.99 \$250,000.00 – \$499,999.99 \$500,000.00 – above	0.25% 0.35% 0.45% 0.55% 1.00%	0.25% 0.35% 0.45% 0.55% 1.00%
Health Savings Account ^{**}	\$0.00	\$0.01 – \$2,499.99 \$2,500.00 – \$9,999.99 \$10,000.00 – \$24,999.99 \$25,000.00 – above	0.10% 0.20% 0.30% 0.85%	0.10% 0.20% 0.30% 0.85%
Health Savings Money Market ^{**4}	\$10,000.00	\$0.01 – \$24,999.99 \$25,000.00 – \$99,999.99 \$100,000.00 – above	1.00% 1.74% 1.98%	1.00% 1.75% 2.00%
Statement Savings	\$50.00	\$0.01	0.10%	0.10%
Penny the Panda Savings	\$5.00	\$0.01	0.10%	0.10%

* Interest is calculated on the entire balance each day at the rate in effect for that balance tier.
 ** Interest is calculated on the portion of funds within the tier.
 1- Qualifications: the following three (3) requirements must be met in order to obtain the disclosed rate: (1) a combined direct deposit (payroll, government or pension benefits) total of at least \$250.00 or two (2) ACH debits must post to the account during the statement cycle, (2) eStatement enrollment, and (3) a combined total of ten (10) debit card purchases must post to the account during the statement cycle. ATM transactions do not count as debit card transactions. Account transactions must post to the account during the statement cycle in order to meet the qualifying requirements. If qualifications are met, balances up to \$15,000 earn 4.00% APY, and balances over \$15,000 earn 0.50% interest rate on the portion of balance over \$15,000, resulting in an APY from 0.50% to 4.00% depending on the account balance. If qualification requirements are not met, APY is 0.10%. Fees may reduce earnings on the account. One account per tax reporting owner. Rate subject to change at any time without notice. Interest rates are subject to change without notice. Certain activity restrictions may apply. Refer to account disclosures for full details.
 2- Introductory rate valid for one year. One year after account opening, rates will revert to standard rates and are subject to change at any time.
 3- You must have an active Rewards, BFF or Relationship checking account for the statement cycle. If the qualifying requirements are not met, the rate will default to 0.10%.
 4- You must have an active Health Savings Account for the statement cycle. If the qualifying requirements are not met, the rate will default to 0.10%. An HSA Checking Account with a \$5,000 minimum balance at the time of HSA Money Market account opening is required.
 Interest rates are subject to change without notice. Certain activity restrictions may apply and fees could reduce earnings on the above accounts. Offer valid to consumer accounts only.

Business Deposit Accounts

Account Type	Minimum Dollar Amount to Open Account	Minimum Dollar Amount to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Community Checking	\$1,500.00	\$0.01	0.10%	0.10%
Commercial Money Market *	\$2,500.00	\$0.01 – \$49,999.99 \$50,000.00 – \$99,999.99 \$100,000.00 – \$249,999.99 \$250,000.00 – \$499,999.99 \$500,000.00 – \$1,499,999.99 \$1,500,000.00 – above	0.30% 0.50% 0.75% 1.25% 1.75% 1.98%	0.30% 0.50% 0.75% 1.26% 1.76% 2.00%
Business Savings *	\$50.00	\$0.01 – \$24,999.99 \$25,000.00 – above	0.05% 0.06%	0.05% 0.06%
1031 Exchange Account	\$0.00	\$0.01	1.00%	1.00%
Municipal Money Market (Collateralized)	\$1,000,000.00	\$0.01	2.16%	2.18%

* Interest is calculated on the entire balance each day at the rate in effect for that balance tier.
 Interest rates are subject to change without notice. Certain activity restrictions may apply and fees could reduce earnings on the above accounts. Offer valid to commercial accounts only.

Deposit Account Rates

Certificates of Deposit

CD Term	Minimum Dollar Amount to Open Account and obtain APY	Interest Rate	Annual Percentage Yield*
12 Month Build A Rate CD ¹	\$500.00	1.50% - 2.00% ^{**}	1.50% - 2.00% ^{**}
24 Month Bump-Up CD ²	\$500.00	1.50%	1.50%
Add On CD ³	\$100.00	1.00%	1.00%
91 Day CD	\$500.00	1.90%	1.90%
6 Month CD	\$500.00	1.75%	1.75%
12 Month CD	\$500.00	1.60%	1.60%
18 Month CD	\$500.00	1.50%	1.50%
24 Month CD	\$500.00	1.50%	1.50%
36 Month CD	\$500.00	1.50%	1.50%
48 Month CD	\$500.00	1.50%	1.50%
60 Month CD	\$500.00	1.50%	1.50%

* Interest is compounded annually and credited annually and at maturity.

** You may choose to enhance the interest rate based on your banking relationship with First Federal Bank. Each qualifier listed will count once. This option can be exercised for up to four (4) qualifiers in increments of 0.125% for a maximum rate enhancement of 0.50% during the term of your certificate. Build A Rate Enhancements: Commercial Banking Relationship, Any FFBWI Money Market Account, New Money of \$25,000 or more, Rewards or Relationship Checking Account, \$50,000 or more on deposit with FFBWI, Promotional Card, Active Bill Pay, Active Debit Card, Health Savings Account, Residential or Consumer Loan.

1 – Renewal into closest lower traditional certificate of deposit term at the current published market rate at time of renewal.

2 – You may choose to bump-up the interest rate to the prevailing rate for a certificate of the same term. The bump-up option can only be exercised once during the term of the certificate and is applied going forward within 3 business days after we receive your notice. Renewal into closest lower traditional certificate of deposit term at the current published market rate at time of renewal.

3 – Unlimited deposits allowed. Maturity date is chosen by the customer and set at the time the account is opened, must be at least six (6) months from opening date. Account automatically renews into a 12 Month Ad-On CD, based on selected maturity date, at the rate offered at the time of renewal.

Interest rates are subject to change without notice.

Fees may reduce earnings. A penalty may be imposed for early withdrawal from the accounts listed unless otherwise noted. Refer to account disclosures for full details.

IRA Certificate of Deposits

IRA [^] Term	Minimum Dollar Amount to Open Account and obtain APY	Interest Rate	Annual Percentage Yield*
12 Month Build A Rate IRA ¹	\$500.00	1.50% - 2.00% ^{**}	1.50% - 2.00% ^{**}
24 Month Bump-Up IRA ²	\$500.00	1.50%	1.50%
Add On IRA ³	\$100.00	1.00%	1.00%
91 Day IRA	\$500.00	1.90%	1.90%
6 Month IRA	\$500.00	1.75%	1.75%
12 Month IRA	\$500.00	1.60%	1.60%
18 Month IRA	\$500.00	1.50%	1.50%
24 Month IRA	\$500.00	1.50%	1.50%
36 Month IRA	\$500.00	1.50%	1.50%
48 Month IRA	\$500.00	1.50%	1.50%
60 Month IRA	\$500.00	1.50%	1.50%

* Interest is compounded annually and credited annually and at maturity.

** You may choose to enhance the interest rate based on your banking relationship with First Federal Bank. Each qualifier listed will count once. This option can be exercised for up to four (4) qualifiers in increments of 0.125% for a maximum rate enhancement of 0.50% during the term of your certificate. Build A Rate Enhancements: Commercial Banking Relationship, Any FFBWI Money Market Account, New Money of \$25,000 or more, Rewards or Relationship Checking Account, \$50,000 or more on deposit with FFBWI, Promotional Card, Active Bill Pay, Active Debit Card, Health Savings Account, Residential or Consumer Loan.

1 – Renewal into closest lower traditional certificate of deposit term at the current published market rate at time of renewal.

2 – You may choose to bump-up the interest rate to the prevailing rate for a certificate of the same term. The bump-up option can only be exercised once during the term of the certificate and is applied going forward within 3 business days after we receive your notice. Renewal into closest lower traditional certificate of deposit term at the current published market rate at time of renewal.

3 – Unlimited deposits allowed. Maturity date is chosen by the customer and set at the time the account is opened, must be at least six (6) months from opening date. Account automatically renews into a 12 Month Add-On IRA term based on selected maturity date, at the rate offered at the time of renewal.

[^] Withdrawals from IRA products before age 59½ may be subject to additional taxes and penalties; consult your tax advisor regarding the tax implications. Certain retirement accounts are insured by the FDIC separately from non-retirement funds you may have on deposit with FFBWI.

Interest rates are subject to change without notice.

Fees may reduce earnings. A penalty may be imposed for early withdrawal from the accounts listed unless otherwise noted. Refer to account disclosures for full details.