

FIRST FEDERAL of VAN WERT, OH
679 Fox Road Van Wert, Ohio 45891
Phone (419) 238-1463 / Rate Line (419) 238-6485
*****Insured by F.D.I.C.*****

Certificate Rates Good Through: 2/6/2012

Certificate of Deposit Term	Annual Percentage Yield	Interest Rate	Compound Frequency
91 Days	0.15%	0.15%	Monthly Maturity
182 Days	0.20%	0.20%	Monthly Maturity
12 Months	0.35%	0.35%	Monthly Quarterly
18 Months	0.40%	0.40%	Monthly Quarterly
24 Months	0.60%	0.60%	Monthly Quarterly
30 Months	0.80%	0.80%	Monthly Quarterly
48 Months	0.90%	0.90%	Monthly Quarterly
60 Months (One Time Rate Change)	1.31% 1.31%	1.30%	Monthly Quarterly
Minimum Balance for Quarterly Compound :			\$ 500.00
Minimum Balance for Monthly Compound :			\$ 2,500.00

****A Penalty may be imposed for an early withdrawal.****

Other Savings Products	APY	Interest Rate	Compound Frequency	Minimum to Open Account
1st Federal Savings Account			Monthly	\$10.00
Tier 1 \$0.00 - \$99.99	0.00%	0.00%		
Tier 2: \$100.00 - \$2,499.99	0.05%	0.05%		
Tier 3: \$2,500.00 - \$99,999.99	0.10%	0.10%		
Tier 4: \$100,000.00 - >	0.20%	0.20%		
Christmas Club	0.10%	0.10%	Maturity	\$10.00
N.O.W. Checking	0.05%	0.05%	Monthly	\$500.00
Non-Interest Checking	0.00%	0.00%	N/A	\$100.00
Small Business Checking	0.00%	0.00%	N/A	\$500.00

Interest rates on Savings and Checking Accounts are subject to change daily

Fees may reduce earnings on account.

For further account and rate information, please call any of our Customer Service Representatives at 419-238-1463 or our Rate Line at 419-238-6485.