

# FIRST FEDERAL SAVINGS & LOAN ASSOCIATION

679 Fox Road Van Wert, Ohio 45891

Phone (419) 238-1463 / RateLine (419) 238-6485

\*\*\*Insured by F.D.I.C.\*\*\*

Certificate Rates Good Through: **9/7/2010**

Certificate of Deposit Term	Annual Percentage Yield	Interest Rate	Compound Frequency
91 Days	0.60% 0.60%	0.60%	Monthly Maturity
182 Days	0.65% 0.65%	0.65%	Monthly Maturity
12 Months	1.00% 1.00%	1.00%	Monthly Quarterly
18 Months	1.31% 1.31%	1.30%	Monthly Quarterly
24 Months	1.61% 1.61%	1.60%	Monthly Quarterly
30 Months	1.92% 1.91%	1.90%	Monthly Quarterly
48 Months	2.02% 2.02%	2.00%	Monthly Quarterly
<b>60 Months</b> (One Time Rate Change)	<b>2.53%</b> <b>2.52%</b>	<b>2.50%</b>	Monthly Quarterly
<b>Minimum Balance for Quarterly Compound :</b>			<b>\$ 500.00</b>
<b>Minimum Balance for Monthly Compound :</b>			<b>\$ 2,500.00</b>

**\*\*A Penalty will or may be imposed for an early withdrawal.\*\***

Other Savings Products	APY	Interest Rate	Compound Frequency	Minimum to Open Account
1st Federal Savings Account			Monthly	<b>\$10.00</b>
Tier 1 \$0.00 - \$99.99	0.00%	0.00%		
Tier 2: \$100.00 - \$2,499.99	0.50%	0.50%		
Tier 3: \$2,500.00 - \$99,999.99	0.60%	0.60%		
Tier 4: \$100,000.00 - >	0.70%	0.70%		
Christmas Club	0.50%	0.50%	Maturity	<b>\$1.00</b>
N.O.W. Checking	0.10%	0.10%	Monthly	<b>\$500.00</b>
Non-Interest Checking	0.00%	0.00%	N/A	<b>\$100.00</b>
Small Business Checking	0.00%	0.00%	N/A	<b>\$500.00</b>

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

**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.**