



16 Month CD Special

1.51% APY*

- ***New money only****
- ***\$10,000 minimum balance to open***
- ***Minimum balance to obtain the APY is \$10,000***
- ***FDIC insured up to maximum permitted by law***

*Annual Percentage Yield (APY) quoted as of 09-13-2017. Interest rate is fixed for the term of the Certificate of Deposit (CD). Early withdrawal penalties may apply. Available to individuals and businesses. Not available to public entities, brokered deposits, or financial institutions. All interest rates, annual percentage yields (APY) are subject to change without notice. This offer may be withdrawn at any time without notice. The maximum deposit amount is \$500,000 per customer. New money is defined as funds currently not on deposit with First Federal Bank. Fees and other conditions can reduce earnings on the account. See terms and conditions contained in the account agreement and account disclosures.

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