

CERTIFICATE OF DEPOSIT RATE CHART

FIRST FEDERAL BANK OF FLORIDA
 4705 W. US Hwy 90
 Lake City, FL 32055
 Rates and APY Effective as of:
 January 24, 2012

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer. If you are resident of Baker or Nassau County, please contact your local branch for promotional rates (Baker County 904-653-5400 or Nassau County 904-321-2337)

Account Product Name	Daily Balances	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	FFBF Interest Rate	FFBF Annual Percentage Yield	United States Treasury Rates c
30 DAY CD a		\$1,000.00	\$ 1,000.00 b			
	\$1,000.00-9,999.99			0.02%	0.02%	-0.27%
	\$10,000.00-24,999.99			0.05%	0.05%	-0.27%
	\$25,000.00-49,999.99			0.08%	0.08%	-0.27%
	\$50,000.00-99,999.99			0.08%	0.08%	-0.27%
	\$100,000.00 and up			0.11%	0.11%	-0.27%
91 DAY CD a		\$1,000.00	\$ 1,000.00 b			
	\$1,000.00-9,999.99			0.05%	0.05%	-0.08%
	\$10,000.00-24,999.99			0.08%	0.08%	-0.08%
	\$25,000.00-49,999.99			0.11%	0.11%	-0.08%
	\$50,000.00-99,999.99			0.11%	0.11%	-0.08%
	\$100,000.00 and up			0.14%	0.14%	-0.08%
182 DAY CD a		\$1,000.00	\$ 1,000.00 b			
	\$1,000.00-9,999.99			0.05%	0.05%	-0.13%
	\$10,000.00-24,999.99			0.10%	0.10%	-0.13%
	\$25,000.00-49,999.99			0.13%	0.13%	-0.13%
	\$50,000.00-99,999.99			0.13%	0.13%	-0.13%
	\$100,000.00 and up			0.16%	0.16%	-0.13%
12 MONTH CD a		\$1,000.00	\$ 1,000.00 b			
	\$1,000.00-9,999.99			0.07%	0.07%	0.09%
	\$10,000.00-24,999.99			0.12%	0.12%	0.09%
	\$25,000.00-49,999.99			0.15%	0.15%	0.09%
	\$50,000.00-99,999.99			0.15%	0.15%	0.09%
	\$100,000.00 and up			0.18%	0.18%	0.09%
18 MONTH CD a		\$1,000.00	\$ 1,000.00 b			
	\$1,000.00-9,999.99			0.09%	0.09%	0.18%
	\$10,000.00-24,999.99			0.14%	0.14%	0.18%
	\$25,000.00-49,999.99			0.14%	0.14%	0.18%
	\$50,000.00-99,999.99			0.19%	0.19%	0.18%
	\$100,000.00 and up			0.29%	0.29%	0.18%
24 MONTH CD a		\$1,000.00	\$ 1,000.00 b			
	\$1,000.00-9,999.99			0.09%	0.09%	0.26%
	\$10,000.00-24,999.99			0.14%	0.14%	0.26%
	\$25,000.00-49,999.99			0.14%	0.14%	0.26%
	\$50,000.00-99,999.99			0.19%	0.19%	0.26%
	\$100,000.00 and up			0.29%	0.29%	0.26%
36 MONTH CD a		\$1,000.00	\$ 1,000.00 b			
	\$1,000.00-9,999.99			0.25%	0.25%	0.40%
	\$10,000.00-24,999.99			0.35%	0.35%	0.40%
	\$25,000.00-49,999.99			0.41%	0.41%	0.40%
	\$50,000.00-99,999.99			0.41%	0.41%	0.40%
	\$100,000.00 and up			0.51%	0.51%	0.40%
48 MONTH CD a		\$1,000.00	\$ 1,000.00 b			
	\$1,000.00-9,999.99			0.40%	0.40%	0.66%
	\$10,000.00-24,999.99			0.50%	0.50%	0.66%
	\$25,000.00-49,999.99			0.55%	0.55%	0.66%
	\$50,000.00-99,999.99			0.58%	0.58%	0.66%
	\$100,000.00 and up			0.62%	0.62%	0.66%
60 MONTH CD a		\$1,000.00	\$ 1,000.00 b			
	\$1,000.00-9,999.99			0.40%	0.40%	0.94%
	\$10,000.00-24,999.99			0.50%	0.50%	0.94%
	\$25,000.00-49,999.99			0.55%	0.55%	0.94%
	\$50,000.00-99,999.99			0.58%	0.58%	0.94%
	\$100,000.00 and up			0.62%	0.62%	0.94%
MY WAY CD a		\$1,000.00	\$ 1,000.00 b			
	\$1,000.00-9,999.99			0.02%	0.02%	0.09%
	\$10,000.00-24,999.99			0.06%	0.06%	0.09%
	\$25,000.00-49,999.99			0.12%	0.12%	0.09%
	\$50,000.00-99,999.99			0.12%	0.12%	0.09%
	\$100,000.00 and up			0.16%	0.16%	0.09%
TRIPLE OPTION a		\$10,000.00	\$ 10,000.00 b			
	\$10,000.00 and up			0.35%	0.35%	0.40%

- a) A penalty may be imposed for early withdrawal.
- b) Daily balance. The amount of the principal in the account each day.
- c) Assumes no transaction cost, transaction would reduce yield.
- d) Quotes for CDs greater than \$500,000 and all public funds agencies require CFO or Senior Management approval.

Fees could reduce the earnings on the account.

CERTIFICATE OF DEPOSIT DISCLOSURE

FIXED RATE CERTIFICATES OF DEPOSIT:

Rate Information: Your account is an interest bearing account. See Certificate of Deposit Rate Chart for interest rate and corresponding annual percentage yield for the daily balance and term specified. The interest rate and annual percentage yield will not change for the term of this account. Interest begins to accrue on the business day you deposit cash or noncash items (for example, checks). Interest will be compounded and credited monthly for accounts having a term of 30 days. For accounts having a term of 91 days, interest will be compounded quarterly and credited at maturity. For account terms of greater than 91 days, interest will be compounded and credited quarterly. Interest will be credited to your certificate of deposit account, or at your request, interest may be recredited to another account designated by you.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. The disclosed annual percentage yield assumes interest will compound and remain on deposit until maturity.

Limitations: You must deposit \$1,000.00 (\$10,000.00 for Triple Option CD) to open this account. You may not make additional deposits into this account, except you may make additional deposits in minimum increments of \$1,000.00 to an 18 Month CD.

Time Account Information: Your account will automatically renew at maturity. You will have **7 DAYS** after the maturity date to withdraw funds without penalty. If you withdraw any of the principal from your account before the maturity date, we may impose a penalty, as follows: **For 30 day term:** The greatest of 1) all of the interest on the amount withdrawn from the most recent date of deposit or last renewal, 2) all the interest that could have been earned on the amount withdrawn during a period equal to one-half of the maturity period, or 3) seven days interest on the amount withdrawn. **For terms greater than 30 days:** An amount equal to the interest earned, or that could have been earned, on the amount withdrawn at the nominal (simple interest) rate in effect on the deposit, during a period equal to one-half of the remaining term of the deposit, regardless of the length of time the funds withdrawn have remained on deposit.

Exceptions: We may let you withdraw money from your account before the maturity date without an early withdrawal penalty: 1) when one or more of you dies or is determined legally incompetent by a court or other administrative body of competent jurisdiction; or 2) when the account is an Individual Retirement Account (IRA) established in accordance with 26 USC 408 and the money is paid within seven (7) days after the account is opened; or 3) when the account is a Keogh Plan (Keogh), if you forfeit at least the interest earned on the withdrawn funds; or 4) if the account is an IRA or Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled.

