

Personal Savings Chart

	Personal Savings ¹	Money Market ¹	Cash Management ¹	Premium Cash Management ¹	Certificates of Deposit (CDs)
Free Online Banking	✓	✓	✓	✓	✓
Free Telephone Banking (AIMEE)	✓	✓	✓	✓	✓
Interest Earning Account	✓ Daily balance must stay above \$1,000 to earn interest.	✓ Daily balance must stay above \$5,000 to earn interest.	✓ Daily balance must stay above \$5,000 to earn interest.	✓ Daily balance must stay above \$5,000 to earn interest.	✓
Tiered Interest on Higher Balances			✓	✓	✓ (on most CDs)
Excess Withdrawal Fee ²	\$5 (for each check written over 5)	\$4 (for each check written over 3)	\$4 (for each check written over 3)	\$4 (for each check written over 3)	
eStatement Available	✓	✓	✓	✓	✓ (Maturity Statements)
Minimum Balance Needed to Waive Monthly Service Charge		\$2,500	\$2,500	\$2,500	
Monthly Service Charge	\$13 Quarterly (waived with automatic transfer from First Federal account)	\$14 ((\$3 discount with eStatement)	\$14 ((\$3 discount with eStatement)	\$14 ((\$3 discount with eStatement)	

¹Transfers from a Savings, Money Market, or Cash Management account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per monthly statement cycle with no more than three by check, draft, or similar order to third parties.

²Maximum of three withdrawals per quarter; \$4 charge per withdrawal over three.

*Note: See Products and Service Charges for schedule of fees associated with specific accounts and services. Other limitations, restrictions, and fees may apply to all checking or savings accounts. Interest on checking accounts will be compounded daily and credited to the account monthly. Interest on savings accounts will be compounded daily and be credited quarterly. The interest rate and annual percentage yield is subject to change. Minimum opening balance for all accounts is \$50, except \$25,000 for Cash Management and \$250,000 for Premium Cash Management.

