

## SAVINGS AND DEPOSIT ACCOUNT RATE CHART

**FIRST FEDERAL BANK OF FLORIDA**  
 4705 W. US Hwy 90  
 Lake City, FL 32055  
 Rates and APY Effective as of:  
 July 18, 2017

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer. For rate information please call 1-877-499-0572.

Account Product Name	Daily Balances	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>SAVINGS b</b>		\$50.00	\$1,000.00 c	0.02%	0.02%
<b>CLUB b</b>		\$25.00	\$1,000.00 c	0.02%	0.02%
<b>STUDENT SAVERS b</b>		\$5.00	\$5.00 c	0.02%	0.02%
<b>HEALTH SAVINGS ACCOUNT b</b>		\$50.00			
	\$0.00 - 2,499.99			0.01%	0.01%
	\$2,500.00 - 9,999.99			0.02%	0.02%
	\$10,000.00 and up			0.07%	0.07%
<b>INTEREST CHECKING b,d</b>		\$50.00	\$ 5,000.00 c		
	\$5,000.00 and up			0.01%	0.01%
<b>ELITE b</b>		\$50.00	\$ 5,000.00 c		
	\$5,000.00-24,999.99			0.01%	0.01%
	\$25,000.00-49,999.99			0.01%	0.01%
	\$50,000.00 and up			0.04%	0.04%
<b>CASH MANAGEMENT ACCOUNT b</b>		\$50.00	\$ 5,000.00 c		
	\$0.00 - \$4,999.99			0.00%	0.00%
	\$5,000.00 - \$49,999.99			0.06%	0.06%
	\$50,000.00 - 249,999.99			0.11%	0.11%
	\$250,000.00 - 749,999.99			0.19%	0.19%
	\$750,000.00 - 999,999.99			0.28%	0.28%
	\$1,000,000.00 and up			0.42%	0.42%

- b) The interest rate and annual percentage yield may change after account opening.
- c) Daily balance. The amount of the principal in the account each day. Account will earn no interest on any day that the balance falls below this amount.
- d) available to Public Funds, Sole Proprietorship and Not for Profit

**Fees could reduce the earnings on the account.**  
**Interest is compounded daily and credited monthly excluding regular and student savings.**

