

TRUTH-IN-SAVINGS DISCLOSURE

CERTIFICATE OF DEPOSIT

Rate Information - Refer to the separate rate sheet for the interest rate and annual percentage yield for your account. You will be paid the disclosed rates on the certificate of deposit until first maturity.

Compounding frequency - Interest will not be compounded for certificates with original terms of less than one year. Interest will be compounded every quarter for certificates with original terms of one year and greater.

Crediting frequency - Interest will be credited to your account at maturity for certificates with original terms of less than one year. Interest will be credited to your account every quarter for certificates with original terms of one year and greater.

Minimum balance to open the account - You must deposit \$1,000.00 to open commonly offered accounts. Special accounts require a \$5,000.00 opening deposit.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 (\$5,000.00 if special term) in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You may withdraw interest credited in the term before the maturity of that term without penalty. Interest may also be withdrawn without penalty in prearranged withdrawals by monthly interest check (\$10,000 minimum balance requirement), by quarterly interest check, by monthly or quarterly transfer to a savings or checking account with First Federal Bank or by prearranged ACH direct deposit to a savings or checking account at another financial institution.

Time requirements - The initial maturity date is disclosed on the certificate of deposit received at account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:
The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of one year and one day to two years:
The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of two years and one day to four years:
The fee we may impose will equal 365 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of four years and one day and longer:
The fee we may impose will equal 730 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail a notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days.

Each renewal term will be the same as the original term, beginning on the maturity date (unless we notify you, in writing, before the maturity date, of a different term for renewal). The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

TRADITIONAL/SEP, ROTH AND COVERDELL EDUCATION SAVINGS ACCOUNT IRAS 18 MONTH IRA VARIABLE RATE CERTIFICATE

Rate Information - Refer to the separate rate sheet for the interest rate and annual percentage yield for your account. Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account every quarter.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding frequency - Interest will be compounded every quarter.

Crediting frequency - Interest will be credited to your account every quarter.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

The minimum amount you can deposit is \$10.00.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. Interest may also be withdrawn without penalty in prearranged withdrawals by monthly interest check, by quarterly interest check, by monthly or quarterly transfer to a savings or checking account with First Federal Bank, or by prearranged ACH direct deposit to a savings or checking account at another financial institution.

Time requirements - The initial maturity date is disclosed on the certificate of deposit received at account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of the account holder, or if the account holder has obtained age 59 1/2 or other IRS approved exceptions for penalty free withdrawals, this penalty is waived. See your IRA plan disclosure. For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail a notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days.

Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

Transfer/direct rollover fee - Accounts which are transferred or rolled over to an IRA or a qualified plan at another institution may be charged \$35.00 for account processing.

IRA FIXED RATE CERTIFICATE

Rate Information - Refer to the separate rate sheet for the interest rate and annual percentage yield for your account. You will be paid the disclosed rates on the certificate of deposit until first maturity.

Compounding frequency - Interest will not be compounded for certificates with original terms of less than one year. Interest will be compounded every quarter for certificates with original terms of one year and greater.

Crediting frequency - Interest will be credited to your account at maturity for certificates with original terms of less than one year. Interest will be credited to your account every quarter for certificates with original terms of one year and greater.

Minimum balance to open the account - You must deposit \$1,000.00 to open commonly offered accounts. Special accounts require a \$5,000.00 opening deposit.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 (\$5,000.00 if special term) in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You may withdraw interest credited in the term before the maturity of that term without penalty. Interest may also be withdrawn without penalty in prearranged withdrawals by monthly interest check (\$10,000 minimum balance requirement), by quarterly interest check, by monthly or quarterly transfer to a savings or checking account with First Federal Bank, or by prearranged ACH direct deposit to a savings or checking account at another financial institution.

Time requirements - The initial maturity date is disclosed on the certificate of deposit received at account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of the account holder, this penalty is waived. See your IRA plan disclosure.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail a notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days.

Each renewal term will be the same as the original term, beginning on the maturity date (unless we notify you, in writing, before the maturity date, of a different term for renewal). The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

Transfer/direct rollover fee - Accounts which are transferred or rolled over to an IRA or a qualified plan at another institution may be charged \$35.00 for account processing.

Account Information Center

Toll Free 1.866.242.3324

(1-866-AIC-FFBH)

Harrison Area 870.365.8329