



CD SPECIALS

Effective 07/02/2025

4 Month CD

4.035%

Interest Rate

4.10%

Annual Percentage Yield

10 Month CD

3.94%

Interest Rate

4.00%

Annual Percentage Yield

20 Month CD

3.746%

Interest Rate

3.80%

Annual Percentage Yield

35 Month CD

3.84%

Interest Rate

3.90%

Annual Percentage Yield

This is a limited time offer. The minimum amount required to open a Certificate of Deposit account is \$250. To obtain the disclosed annual percentage yield a minimum daily balance of \$250 is required. Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate. Interest payments are made quarterly and at the end of the term.

The annual percentage yields (APY's) are accurate as of
July 2, 2025.

A penalty may be imposed for early withdrawal. Fees may reduce earnings on the account.

Rates are subject to change without notice.

3721 Oberlin Ave.
Lorain
(440) 282-6188

2233 E. 42nd St.
Lorain
(440) 277-5809

1180 Park Ave.
Amherst
(440) 984-4009

36690 Detroit Rd.
Avon
(440) 934-3340

427 Main St.
Huron
(419) 433-2437

1840 E. Perry St.
Port Clinton
(419) 734-5568



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Deposit Rates and Annual Percentage Yields (APY) Effective 07/02/2025

Certificates

| Term | Interest Rate | APY | Minimum balance to open & Earn APY |
|------------|---------------|------|------------------------------------|
| 91 Day | .03% | .03% | \$250.00 |
| 182 Day | .08% | .08% | \$250.00 |
| 1 Year | .10% | .10% | \$250.00 |
| 1 1/2 Year | .15% | .15% | \$250.00 |
| 2 Year | .25% | .25% | \$250.00 |
| 2 1/2 Year | .30% | .30% | \$250.00 |
| 3 Year | .30% | .30% | \$250.00 |
| 4 Year | .30% | .30% | \$250.00 |

Jumbo Certificates

| | | | |
|-----------------|------|------|--------------|
| 90-179 Days | .08% | .08% | \$100,000.00 |
| 180-270 Days | .08% | .08% | \$100,000.00 |
| 271-364 Days | .10% | .10% | \$100,000.00 |
| 1 Year – 2 Year | .25% | .25% | \$100,000.00 |
| Over 2 Years | .30% | .30% | \$100,000.00 |

IRA CD interest rates and APYs are the same as regular and Jumbo CD's. A penalty may be imposed for early withdrawal of certificates.

Money Market Accounts

| Account Type | Interest Rate | APY | Minimum balance to earn APY |
|--|---------------|-------|-----------------------------|
| Insured Money Market | .03% | .03% | \$100.00 |
| Insured Money Market over \$2,500 | .08% | .08% | Over \$2,500 |
| Choice Money Market: \$10k-\$24,999 | 1.00% | 1.00% | \$10,000 - \$24,999 |
| Choice Money Market: \$25k-\$49,999 | 2.00% | 2.00% | \$25,000-\$49,999 |
| Choice Money Market: \$50k-\$99,999 | 3.00% | 3.00% | \$50,000-\$99,999 |
| Choice Money Market: Over \$100k | 3.75% | 3.75% | Over \$100,000 |

Checking Accounts

| Account Type | Interest Rate | APY | Minimum balance to earn APY | Minimum balance to earn APY |
|-------------------|---------------|------|-----------------------------|-----------------------------|
| Flagship Checking | .05% | .05% | No Minimum Balance | No Minimum Balance |

Savings Accounts

| Account Type | Interest Rate | APY | Minimum balance to open | Minimum balance to earn APY |
|-----------------------------|---------------|------|-------------------------|-----------------------------|
| 1 st E-Advantage | .08% | .08% | \$1.00 | \$10.00 |
| Statement Savings | .04% | .04% | \$1.00 | \$10.00 |
| Student Savings | .08% | .08% | \$1.00 | \$10.00 |
| Kids Club | .04% | .04% | \$1.00 | \$10.00 |

The interest rate and APY on Checking and Savings accounts may change at any time and at our discretion.

Fees could reduce the earnings on Checking and Savings accounts.

IRA Accounts

| Account Type | Interest Rate | APY | Minimum balance to open | Minimum balance to earn APY |
|--------------|---------------|------|-------------------------|-----------------------------|
| Savings IRA | .02% | .02% | \$1.00 | \$10.00 |

The interest rate and APY on Savings IRA's may change at any time and at our discretion.

The rate and annual percentage yield (APY) are accurate as of the above effective date. To obtain current rate and annual percentage yield (APY) information, please contact your nearest branch.



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Effective July 2, 2025, First Federal Savings of Lorain will offer the following CD Special at the below rate and term. This CD will follow the normal terms, conditions, and opening procedures of our current CDs. This CD will be offered for a limited time.

The Below Rates Are for New And Existing Customers.

| Certificate | Term | Interest Rate | APY | Type | Roll Over at Maturity To |
|-------------------------|-----------|---------------|-------|------|--------------------------|
| 4 Month CD . | 4 Months | 4.035% | 4.10% | 39 | FFS 6 Month CD |
| 10 Month CD . | 10 Months | 3.94% | 4.00% | 16 | FFS 12 Month CD |
| 20 Month CD . | 20 Months | 3.746% | 3.80% | 28 | FFS 24 Month CD |
| 35 Month CD | 35 Months | 3.84% | 3.90% | 33 | FFS 36 Month CD |



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FDIC Insured to the Maximum allowed by law

CD is automatically renewed to term listed in the account disclosure. The rate is determined based on the published rate for the CD, excluding CD Specials, at the time of renewal. Advertised rates and APY are subject to change.