



CD SPECIALS

Effective 07/26/2025

4 Month CD

4.035%

Interest Rate

4.10%

Annual Percentage Yield

10 Month CD

3.938%

Interest Rate

4.00%

Annual Percentage Yield

20 Month CD

3.746%

Interest Rate

3.80%

Annual Percentage Yield

35 Month CD

3.845%

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 26, 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.	2233 E. 42 nd St.	1180 Park Ave.	36690 Detroit Rd.	427 Main St.	1840 E. Perry St.
Lorain	Lorain	Amherst	Avon	Huron	Port Clinton
(440) 282-6188	(440) 277-5809	(440) 984-4009	(440) 934-3340	(419) 433-2437	(419) 734-5568



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Deposit Rates and Annual Percentage Yields (APY) Effective 07/26/2025

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 26, 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	3.938%	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	3.845%	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.