



# CD SPECIALS

Effective 01/14/2026

## 11 Month CD

**3.45%**

**Interest Rate**

**3.50%**

***Annual Percentage Yield***

If no action – rollover to a 12 month at maturity

## 20 Month CD

**3.70%**

**Interest Rate**

**3.75%**

**Annual Percentage Yield**

If no action – rollover to a 24 month at maturity

## 35 Month CD

**3.55%**

**Interest Rate**

**3.60%**

**Annual Percentage Yield**

If no action – rollover to a 36 month at maturity

***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  
January 14, 2026

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



**[www.FFLorain.bank](http://www.FFLorain.bank)**

**Member  
FDIC**



## Deposit Rates and Annual Percentage Yields (APY) Effective 01/14/2026

### 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 <b>over \$2,500</b>	.08%	.08%	Over \$2,500
Choice Money Market: <b>\$10k-\$24,999</b>	1.00%	1.00%	\$10,000 - \$24,999
Choice Money Market: <b>\$25k-\$49,999</b>	2.00%	2.00%	\$25,000-\$49,999
Choice Money Market: <b>\$50k-\$99,999</b>	2.75%	2.75%	\$50,000-\$99,999
Choice Money Market: <b>\$ 100K-\$ 249,999</b>	3.35%	3.35%	Over \$100,000

### Checking Accounts

Account Type	Interest Rate	APY	Minimum balance to open	Minimum balance to earn APY
Flagship Checking	.05%	.05%	\$ 25.00	No Minimum Balance

### Savings Accounts

Account Type	Interest Rate	APY	Minimum balance to open	Minimum balance to earn APY
1 <sup>st</sup> 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
Christmas Club	.06%	.06%	\$ 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.*



[www.FFLorain.bank](http://www.FFLorain.bank)

Member  
FDIC