



2017 CRA Public Folder
Last Updated: 07/18/2017

PRODUCTS AND SERVICES

Personal Banking

First Federal Savings Bank and Home Building Savings Bank a Division of First Federal Savings Bank Evansville offers the following Personal Banking products and services:

Deposit Products

Checking Accounts

- Gonzo Checking Account
- No Fee Interest Checking
- First Class Checking
- High Yield Checking
- New Start Checking

Money Market Accounts

- Regular Money Market Deposit Account
- First Choice Money Market Deposit Account

Savings Accounts

- Statement Savings
- Christmas Club
- Centennial Savings

Health Savings Accounts

Certificates of Deposit

Individual Retirement Accounts

- Traditional IRA
- Roth IRA

Loan Products

Mortgage Loans

- Locally Serviced
 - Fixed Rate Loans
 - Construction Loans
 - Community First Mortgage





- Home Ready First Mortgage
- Swing Loans
- Lot Loans
- Jumbo Loans
- Easy Refi
- Servicing Released
 - Federal Housing Administration (FHA) Loans
 - Rural Housing (USDA) Loans
 - US Department of Veteran Affairs (VA) Loans

Home Equity Loans

- Home Equity Installment Loans
- Home Equity Lines of Credit

Consumer Loans

- Auto Loans
- Motorcycle Loans
- Boat Loans
- Recreational Vehicle Loans
- Personal Loans

Services

First Direct™ Online Banking

First Billpay™

Telephone Banking

Direct Deposit

Mobile Banking

Credit Cards- Visa® & Mastercard®

- Personal Card- Low Rate
- Personal Card- Preferred Points

Overdraft Services

- Overdraft Protection Transfers from Checking and Savings
- OOPS! Occasional Overdraft Privilege Service

eStatements

Safe Deposit Boxes

Pop Money®

Mobile Check Deposit





Commercial Banking

First Federal Savings Bank and Home Building Savings Bank a Division of First Federal Savings Bank Evansville offers the following Commercial Banking products and services:

Deposit Products

Commercial Checking
Community First Checking
Small Business Checking

Loan Products

Working Capital Lines of Credit
Equipment Financing
Commercial Real Estate
Owner Occupied/ Investment Real Estate
Small Business Administration (SBA) Loans

Cash Management

Remote Capture
Business Online Banking
eStatements
Merchant Services
Business Credit Cards- Visa® & Mastercard®

- Business Card- Standard Card
- Business Card- Preferred Points





Common Fee Schedule

| | |
|---|--|
| ATM access fees – Customer | None ¹ |
| ATM access fees – Non-Customer | \$3.75 |
| ATM/Debit card replacement | \$10.00 |
| Cashier's check | \$7.00 |
| Checks: | Fee depends on style of check you buy ² |
| Check cashing – non-customers | |
| -Up to \$500 | \$7.00 / check |
| -\$500.01 to \$1,500 | \$15.00 /check |
| -\$1,500.01 and greater | \$30.00 / check |
| Account research (1 hour minimum) | \$30.00 / hour |
| Statement copies | \$5.00 / copy ⁴ |
| Check Copies | \$3.00 / check |
| Dormancy fee | \$5.00 ³ |
| Early closing fee (if account closed within 90 days of opening) | \$25.00 ² |
| Early Christmas Club Distribution | \$10.00 |
| NSF Returned Check or ACH transaction | \$35.00 |
| NSF Paid Check, ACH or Debit/ATM transaction | \$35.00 |
| Daily overdraft fee, after 3 days of account being overdrawn | \$7.00 / day |
| Overdraft protection transfer from Checking or Savings | \$7.00 / transfer |
| Health Savings Paper Statement Fee | \$2.00 |
| Telephone Transfer | \$6.00 / transfer |
| Returned deposit item | \$7.00 |
| Stop payment (ACH or check) | \$35.00 ² |
| Garnishment | \$20.00 |
| Tax levy | \$75.00 |
| Payment by Telephone | \$10.00 |
| Verification of Deposit Completion | \$25.00 ⁵ |
| International Check Processing | \$10.00/each |
| Wire transfers: | Incoming <u>and</u> Outgoing |
| Domestic | \$25.00 |
| International | \$50.00 |

¹If you use your First Check Card or First Federal ATM card at an Automated Teller Machine not operated by First Federal Savings Bank, you may be assessed a surcharge by the operator of that ATM. You can make cash withdrawals from all checking, MMDA and statement savings accounts that you have authorized on your ATM or VISA Debit card at any Plus network Automated Teller Machine.

²Fee does not apply to Savings or Christmas Club accounts.

³Dormancy fees are applied monthly for checking accounts after 1 year of inactivity, monthly for Money Market accounts after 3 years of inactivity, and quarterly for other savings after 3 years of inactivity.

⁴A statement copy will include images of cleared checks within the same statement cycle if the account normally receives images. To determine if an account receives imaged statements, refer to the product disclosure.

⁵Fee only applies to Mortgage/Title Company, Mortgage Reverification, Quality Control Items, & Audits.