



## Earn 0.85% interest rate (0.45% APY)\* on a Money Market Account

With a minimum deposit of \$10,000, earn a promotional interest rate of 0.85% for the first 180 days (0.45% APY) by opening a new personal or business money market.

**Open an account today  
at [FFL.net/OpenMMA](https://FFL.net/OpenMMA)**

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 EQUAL HOUSING LENDER • MEMBER FDIC



\* The promotional Annual Percentage Yield for balances \$0.00-\$9,999.99=0.05% \$10,000.00-\$24,999.99=0.45%, \$25,000.00-\$99,999.99=0.53%, \$100,000.0 + = 0.63% is accurate as of 04/09/2020. Minimum balance to open is \$10,000. Deposit limited to \$1,000,000 per household. A minimum average daily balance of \$10,000 is required to earn the promotional APY and avoid a \$10 monthly service fee. The promotional APY is locked for 180 days. After 180 days, the variable interest rate is subject to change and the new interest rate will be based on the account balance and the interest rate tier being offered on the Select Money Market Account. The Select Money Market account tiered interest rates in effect as of 04/09/2020 are as follows: .01- \$24,999.99 the APY is 0.05%; \$25,000-\$99,999.99 the APY is 0.20%; \$100,000 or more the APY is 0.40%. If the account is closed before the 365 days, a \$50 fee may be assessed. No more than a total of 6 preauthorized, telephone, ACH, check, POS or Internet transactions may be made from this account per month. Fees could reduce earnings on this account. The promotional APY is valid only for new money not currently on deposit with First Federal Lakewood. Other restrictions may apply. Promotional offer subject to change without notice. Contact a branch representative for full details.



# 13 Month CD **1.00% APY\***

Whether online, over the phone or our drive-thru, you'll still receive the friendly, personalized service you expect when you work with us.

***Open an account today  
at [FFL.net/OpenCD](https://FFL.net/OpenCD)***

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\*The Annual Percentage Yield (APY) is accurate as of 04/09/2020. The minimum balance to open and earn the APY is \$500. The interest rates are subject to change without notice. A penalty may be charged for early withdrawal. Fees could reduce earnings. The promotional APY is valid only for new money not currently on deposit with First Federal Lakewood. Other restrictions may apply. At maturity, the certificate will automatically renew for a 12 month term.