



# FIRST FEDERAL SAVINGS OF NEWARK

## CHECKING AND SAVINGS ACCOUNTS - EFFECTIVE 07/07/2016

<u>ACCOUNT TYPE</u>	<u>MINIMUM DEPOSIT TO OPEN ACCOUNT</u>	<u>MINIMUM BALANCE* TO OBTAIN APY</u>	<u>INTEREST RATE</u>	<u>ANNUAL PERCENTAGE YIELD</u>
<b>We-PayU Checking-Bonus Rate-Personal Only**</b>	<b>\$25.00</b>	<b>\$1.00-\$9,999.99</b>	<b>2.00%</b>	<b>2.02%</b>
<i>**The interest rate on your account is based on meeting the Bonus Rate Eligibility Requirements each statement cycle. Refer to your WePayU Truth In Savings Disclosure for specific information.</i>				
<b>Better Free Checking-Personal Only</b>	<b>\$0.00</b>	<b>Non-Interest Bearing</b>	<b>Non-Interest Bearing</b>	<b>Non-Interest Bearing</b>
<b>Student Checking-Personal Only</b>	<b>\$0.00</b>	<b>Non-Interest Bearing</b>	<b>Non-Interest Bearing</b>	<b>Non-Interest Bearing</b>
<b>Interest Checking-Personal Only</b>	<b>\$25.00</b>	<b>\$1.00</b>	<b>0.01%</b>	<b>0.01%</b>
<b>First Savers Passbook</b>	<b>\$10.00</b>	<b>\$200.00</b>	<b>0.01%</b>	<b>0.01%</b>
<b>First Savers Passbook</b>	<b>\$10.00</b>	<b>\$1,000.00</b>	<b>0.01%</b>	<b>0.01%</b>
<b>Christmas Club Account</b>	<b>\$1.00</b>	<b>\$1.00</b>	<b>0.05%</b>	<b>0.05%</b>
<b>Business Checking</b>	<b>\$250.00</b>	<b>Non-Interest Bearing</b>	<b>Non-Interest Bearing</b>	<b>Non-Interest Bearing</b>
<b>Business Checking (if qualified with interest)</b>	<b>\$25.00</b>	<b>\$1,000.00</b>	<b>0.01%</b>	<b>0.01%</b>
<b>Business Savers Passbook</b>	<b>\$10.00</b>	<b>\$200.00</b>	<b>0.01%</b>	<b>0.01%</b>
<b>Business Savers Passbook</b>	<b>\$10.00</b>	<b>\$1,000.00</b>	<b>0.01%</b>	<b>0.01%</b>

\* **DAILY BALANCE (THE AMOUNT OF PRINCIPAL IN THE ACCOUNT EACH DAY)**

*Refer to your Truth in Savings disclosure for specific account information.*

**FOR CURRENT INTEREST RATES CALL:**

NEWARK: 740-345-3494  
 HEATH: 740-522-8314      GRANVILLE: 740-587-0242  
 NORTH NEWARK: 740-364-1100      PATASKALA: 740-927-0082