



FIRST FEDERAL SAVINGS OF NEWARK

CERTIFICATES OF DEPOSIT - EFFECTIVE 1/3/19

<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>
91 DAY CD	\$500.00	\$500.00	1.00%	1.00%
182 DAY CD	\$500.00	\$500.00	1.75%	1.75%
08 MONTH CD*	\$5,000.00	\$5,000.00	1.00%	1.00%
08 MONTH CD**	\$5,000.00	\$5,000.00	0.75%	0.75%
12 MONTH CD	\$500.00	\$500.00	1.90%	1.91%
15 MONTH CD*	\$500.00	\$500.00	1.95%	1.95%
15 MONTH CD**	\$500.00	\$500.00	1.70%	1.70%
18 MONTH CD	\$500.00	\$500.00	1.75%	1.75%
19 MONTH CD*	\$500.00	\$500.00	1.00%	1.00%
21 MONTH CD	\$500.00	\$500.00	2.20%	2.22%
24 MONTH CD	\$500.00	\$500.00	2.25%	2.27%
30 MONTH	\$500.00	\$500.00	2.30%	2.32%
31 MONTH CD*	\$500.00	\$500.00	2.35%	2.35%
31 MONTH CD**	\$500.00	\$500.00	2.10%	2.10%
36 MONTH CD	\$500.00	\$500.00	2.30%	2.32%
48 MONTH CD	\$500.00	\$500.00	2.40%	2.42%
60 MONTH CD	\$500.00	\$500.00	2.00%	2.01%
72 MONTH CD	\$500.00	\$500.00	2.00%	2.01%
18 MONTH FIXED IRA	\$1.00	\$1.00	1.75%	1.75%
18 MONTH FLEXIBLE IRA	\$1.00	\$1.00	1.00%	1.00%

*WITH TRANSFER OF INTEREST TO A FIRST FEDERAL CHECKING OR SAVINGS ACCOUNT

**WITH INTEREST PAID BY CHECK

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

FOR CURRENT INTEREST RATES CALL:

NEWARK: 740-345-3494

NORTH NEWARK: 740-364-1100

GRANVILLE: 740-587-0242

HEATH: 740-522-8314

PATASKALA: 740-927-0082

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