

First Federal Community Bank

Community Reinvestment Act Public File

Banking Services

1. Lobby Hours - Main, New Philadelphia, and Boulevard Offices

Monday, Tuesday, Wednesday and Thursday	9:00am – 5:00pm
Friday	9:00am – 6:00pm
Saturday	9:00am – 12:00pm
Drive Up Opens	8:30am – Mon-Sat

Sugarcreek Office

Monday thru Friday	9:00am – 5:00pm
Saturday	9:00am – 12:00pm

Berlin Office

Monday, Tuesday, Wednesday and Thursday	9:00am – 5:00pm
Friday	9:00am – 6:00pm
Saturday	9:00am – 12:00pm
Drive Up Opens	8:00am – Mon-Sat

Mt Hope Office

Monday, Tuesday, Wednesday and Thursday	7:30m – 3:30pm
Friday	7:30am – 5:30pm
Saturday	7:30am – 12:00pm
Drive Up Opens	7:30am – Mon-Sat

ATM and Internet Banking open 24 hours a day

See us at www.firstfed.com

Direct Teller, bank by phone, 24 hour service 7 days a week 1-855-GR8-BANK

2. Types of Credit Available

First Federal will only consider such loans as permitted in accordance with the rules and regulations of the OCC. From time to time, based on economic conditions, we may not be in a position to be offering loans on all types of property. As an example, in periods of tight money, we will not be offering loans on commercial-business properties, or apartments, because we feel that our primary concern is to assist those customers in purchasing their single-family residence. However, generally speaking, First Federal will consider loans secured by the following types of property, which are available at each office.

A. Real Estate Loans

1. Single-Family residential (home)
2. Two-to-Four family dwelling units
3. Multi-family (5 or more) dwelling units
4. Construction loans
5. Lot loans
6. Other Commercial purpose real estate

B. Loans Secured by Savings Accounts

For our savings customers we will make loans secured by their savings accounts, under the applicable federal regulations and existing company policy in existence at the time of the extension of credit.

C. Consumer Loans

1. Second Mortgage Loans and Home Equity Credit Lines secured by real estate.
2. Automobile, recreational vehicles, pleasure craft or loans with readily marketable collateral.
3. Unsecured Signature Consumer Loans
4. Unsecured Overdraft Protection lines of Credit

D. Secured and Unsecured Commercial Loans

3. Deposit Services Available at each Office

A. Consumer Deposit Products

1. Negotiable Order of Withdrawal Accounts (NOW) IOLTA/IOTA
2. IOLTA/IOTA
3. Market Choice
4. First Choice Savings
5. First Choice Savings Club Accounts (Vacation and Christmas)
6. Certificates of Deposit (CD - Terms vary from 3 months to 60 months)
7. Individual Retirement Accounts (IRA – Terms vary from 3 months to 60 months) IRA Savings
8. ATM/Check Card
9. Overdraft Line of Credit
10. Overdraft “Sweep” Protection
11. Internet Banking and Bill Pay
12. Direct Deposit
13. Kasasa Checking and Savings Products
14. Club Fed NOW Account
15. Health Savings Account

B. Business Deposit Products

1. Business Checking – Choice, Premier, Gold, and Platinum (Non-Interest Bearing)
2. First Choice Savings

3. Repurchase Order Savings
4. Certificates of Deposit (CD – Terms vary from 3 months to 60 months)
5. ATM/Check Card
6. Direct Deposit
7. Business Card
8. Credit Card Merchant Services
9. Remote Capture
10. Business Connect Products

C. Deposit Transaction Fees (see attached fee schedule)

D. General Loan Fees

Note: These fees are estimates; fees vary per loan based on the individual circumstances and type of loan. Please see a lender for more specific costs based on your individual loan request. At times some fees may be reduced or waived as part of a promotion. Please ask for current promotions.

1. Loan Origination \$200 to \$625
2. Loan Discount if applicable
3. Appraisal \$200 to \$550 per property
4. Flood Certification \$7.50 per property
5. Flood Life of Loan Coverage \$4.50 per property
6. Title Search \$150 per property
7. Title Binder \$50-\$100 per property
8. Attorney Fees \$75-\$125
9. Title Insurance \$4.00 to \$5.75 per \$1,000 loan amount
10. Loan Policy \$100
11. Recording Fees \$60 to \$200 per property
12. Survey \$140 to \$250
13. Survey Deletion Fee \$50
14. EPA Endorsement \$75