

Merry Moola



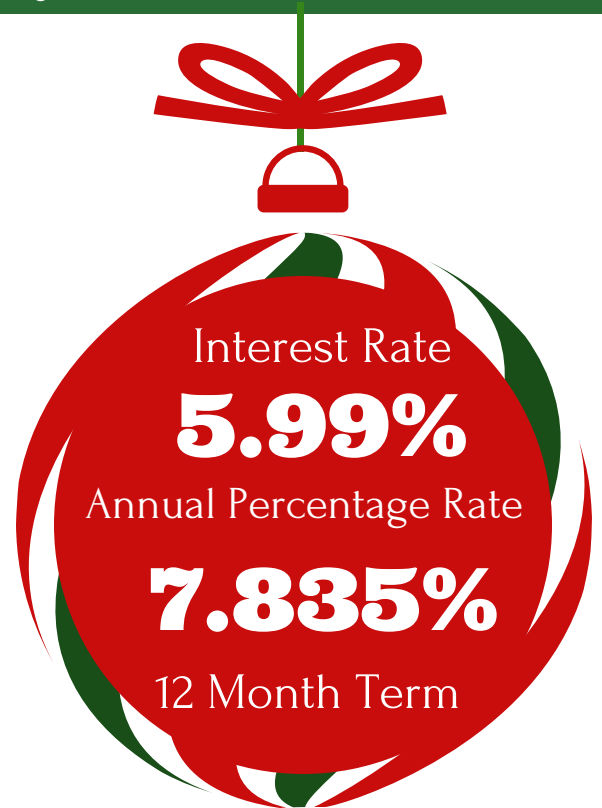
Nov. 1-Dec. 22
Holiday Loans



This year, keep Christmas off your credit cards!

'Twas the night before Christmas and all through the house, not a creature was stirring not even a mouse. The credit cards were all tucked in their wallet with care, in hope that next month's credit card bill soon would be bare.

Keep your credit cards in your wallet and use cash for this year's purchases. With our Holiday Loan offer, you can borrow up to \$3,000 for all of those special purchases. Plus, you will receive a special reduced application fee! Whether you've been naughty or nice, see your friends at First Federal Savings Bank today!



www.ffsbweb.com

All loans subject to credit and underwriting approval. Certain fees and restrictions may apply. APR based on \$2500 loan with 0% down and a \$25 application fee and 12 monthly payments of \$217.28. Special Interest rate offer is limited to First Federal Savings Bank customers only. Offer is available to non-customers upon the opening of a deposit account.