

# Products That Fit Your Business



## LENDING

- Residential Investment Property
- Commercial Investment Property
- Owner Occupied Commercial Real Estate
- Non-Real Estate Commercial and Industrial Loans
- Residential Mortgage
- Home Equity Line of Credit
- Consumer Loans

## INSURANCE

- Residential and Commercial Real Estate Insurance
- Commercial Liability Insurance
- Commercial Auto
- Commercial Equipment and Other Business Lines
- Personal Lines Home and Auto
- Umbrella Policies

## DEPOSIT

- Personal and Student Checking
- Money Market Accounts
- Savings/CDs
- Other Features Tailored to Your Needs

## MERCHANT CARD SERVICES

- Ask for Details

## 12 Locations to Serve You

Ottawa (2) • Peru • Walnut  
Morris • Shorewood • Elgin  
La Salle • Mendota • Streator  
Amboy • Rock Falls

Call 1-800-443-8780 or visit our  
website at [www.ffsbweb.com](http://www.ffsbweb.com)

# Business Products and Accounts



[www.ffsbweb.com](http://www.ffsbweb.com)





**At First Federal Savings Bank, we know how important it is to manage your business on both sides of the balance sheet. That's why we provide a variety of deposit account products, which offer a host of valuable features and are designed to serve any type of business. And, of course, your deposit and loan accounts are always accessible anywhere, anytime, with business online, mobile and bill pay services.**

## **BUSINESS CHECKING ACCOUNTS**

### **Small Business Non-Interest Checking**

Keep it simple with our standard business account featuring unlimited transactions and no monthly service fee if you maintain a daily balance of \$1,500. Otherwise, a \$12 per cycle fee is applied.

### **Small Business Interest Checking**

Get all the benefits of our standard business checking, plus earn interest on any balance. The monthly service fee is \$15. This fee is waived if you maintain a daily balance of \$2,500. This account is only available to sole proprietors, independent consultants and government entities.

Other fees or restrictions may apply.

## **ONLINE BUSINESS PRODUCTS**

Owning or managing a business is an important part of your life. Let First Federal Savings Bank provide you with the added conveniences you need to balance your business and your life.

### **Business Online Banking**

With our complimentary business online banking access, your business accounts are at your fingertips 24/7. You can:

- View real-time account balances, check images and history
- Transfer money between your business accounts
- Make loan payments on your First Federal business loans (internal transfer)
- Stop payments (fee applies)
- Download our mobile app\* – ffsbBusiness – and access your accounts from your smartphone

### **Business Online Banking with Bill Payment**

Enjoy all the features of basic business online banking and our mobile app,\* exclusively for businesses, along with the added convenience of bill payment for business. Save money on the cost of checks you order, ink cartridges you purchase and stamps/postage you pay. Save time by paying all of your bills in a few easy steps! The first three months are complimentary.

- Pay up to 20 bills per cycle for only \$5.95 per month
- Get up to 10 more payments per cycle for an additional \$2.95
- Pay any number of bills per cycle with our unlimited bill payment option for only \$14.95 per month

### **Business Online Premium**

Need all of these services and more? First Federal Savings Bank can offer you the ultimate in online services for your business. For \$25 per month your business can enjoy:

- Full business online banking access (including ffsbBusiness app)
- Full unlimited bill payment services
- No monthly service charge applied to your primary business checking account (limit one)
- Access to ACH Manager™ (application and approval required)

- Access to Wire Manager™ – Send up to two complimentary domestic wires per cycle and receive up to two complimentary incoming domestic wires per cycle. Requires separate Wire Agreement.
- Includes two DigiPass Go 3 Security Tokens (fee applies for additional tokens).

## **ADDITIONAL BUSINESS PRODUCTS**

### **Commercial Loans**

First Federal Savings Bank offers a full suite of lending products for business owners and real estate investors in Northern Illinois. As your local bank, we are committed to providing the necessary financing for businesses in our communities, because we know that when our local businesses succeed, we all win.

A variety of products and competitive terms and personal service, along with knowledge and expertise in our local markets, make us uniquely qualified to support the specific needs and goals of your business. We look forward to serving you!

### **Commercial Insurance**

First Federal Savings Bank is proud to offer a full line of commercial insurance products through our wholly owned subsidiary First Fed Insurance Agency, Inc. We offer Business Owners' Policies designed to meet the needs of your business. Let us save you time and money with a complimentary commercial insurance review and quote.

**Insurance services offered through First Fed Insurance Agency, Inc. – Not FDIC Insured – Not deposits of or guaranteed by First Federal Savings Bank – Investments may lose value. Other fees or restrictions may apply.**

\*Data and mobile carrier fees may apply. ACH Manager™ and Wire Manager™ are trademarks of Fiserv Inc. All loans are subject to credit and underwriting approval. Certain fees and restrictions may apply.

