

# Checking That Fits Your Needs



## 12 Locations to Serve You

633 La Salle Street, Ottawa  
(815) 434-3500

433 W. Main Street, Ottawa  
(815) 434-2193

1600 38th Street, Peru  
(815) 224-3100

137 S. Main Street, Walnut  
(815) 379-2113

124 E. Main Street, Morris  
(815) 942-8100

801 W. Jefferson Street, Shorewood  
(815) 744-3300

325 S. Randall Road, Elgin  
(847) 468-9100

475 3rd Street, La Salle  
(815) 224-4400

1205 Washington Street, Mendota  
(815) 539-6757

8 Danny's Drive, Streator  
(815) 672-0550

111 E. Main Street, Amboy  
(815) 857-3638

701 First Avenue, Rock Falls  
(815) 626-9292

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

# Checking Accounts



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# Accounts That Check All the Boxes

**Get back to basics and establish a solid financial foundation at First Federal Savings Bank. Our checking accounts offer valuable features and minimal fees. Plus, you can easily manage your account online or drop by any of our locations for friendly, local service.**

Open any checking account with a low minimum opening balance of \$100. Whichever account you choose, you'll benefit from:

- Online and Mobile Banking
- Mobile Check Deposit
- Apple Pay®, CardValet® and Popmoney®
- Optional bill payment service
- Optional overdraft protection
- Direct deposit
- Debit card

You can also choose how you want to receive your monthly statements (some restrictions may apply):

- Digital eStatement with check copies – free
- Paper statement with check copies – \$3 per month
- Paper statement without check copies – \$2 per month

## PERSONAL CHECKING ACCOUNTS

### Lifestyle Checking

Choose a modern account for how you really live:

- No minimum balance
- No monthly service fee
- No direct deposit requirements
- \$25 opening balance requirement
- Online Banking, Mobile Banking and eStatements required
- 10 debit card transactions per cycle
- Unlimited online Bill Pay
- Up to \$6 in foreign ATM fees waived per cycle

### Standard Checking

Keep it simple with our standard account featuring unlimited transactions and no monthly service fee if you meet one of the following criteria (otherwise fee is \$12 per month):

- Daily minimum balance of \$1,000 or
- Monthly direct deposit of \$500 or
- Customer balance of \$5,000 in CD/Savings/Money Market or
- Household balance of \$10,000 in CD/Savings/Money Market

### Select Checking

Get all the benefits of our standard checking, plus earn interest on any balance. The monthly service fee is \$15. This fee is waived if you meet one of the following criteria:

- Daily minimum balance of \$2,000 or
- Monthly direct deposit of \$500 or
- Customer balance of \$10,000 in CD/Savings/Money Market or
- Household balance of \$25,000 in CD/Savings/Money Market

### Student Checking

Specifically designed for students up to 24 years of age, this account offers no monthly service fee, no minimum balance requirement and unlimited transactions.

- Ages 14-17 require a parent or guardian as a joint owner
- Debit card required with at least one transaction per month
- eStatements required
- Online and Mobile Banking (some restrictions apply)

### Community Checking

The perfect account for organizations, associations, clubs, benefit accounts and more. Benefit from unlimited transactions and no monthly service fee when you maintain a minimum balance of \$1,500 and sign up for eStatements.

## MONEY MARKET

Earn interest on your savings while maintaining easy access to your funds. This account requires an opening balance of \$2,500. There are no monthly fees, and checks are provided free of charge. This account requires:

- A minimum withdrawal of \$300
- Limit of six transfers or withdrawals (check, ACH) or a combination of transfers or withdrawals per statement cycle
- Unlimited over the counter withdrawals of \$300 and up
- Unlimited deposits

## BUSINESS DEPOSIT ACCOUNTS

- Ask us for more details.

**Mobile carrier fees may apply. Other fees and restrictions may apply.**

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