Banking for Life®



Make your **Money** Work for Your Business

A *Commercial Money Market* offers a higher yield on your excess liquidity, while maintaining easy access to your funds.

> Annual Percentage Yield \$1.000.000 and over

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Tiered Interest-rates to increase your earnings

\$25,000 minimum opening deposit

Unlimited deposits



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Easy access with 30 complimentary checks and online banking access

Can be linked to your First Federal Savings Bank business checking account for overdraft protection

\$1,000,000 and over	2.28% Annual Percentage Yield*
\$250,000 -\$999,999.99	1.77% Annual Percentage Yield
\$100,000 - \$249,999.99	1.51% Annual Percentage Yield
\$50,000 - \$99,999.99	1.01% Annual Percentage Yield
\$25,000 - \$49,999.99	0.50% Annual Percentage Yield
Below \$25,000	0.25% Annual Percentage Yield

Opening a Commercial Money Market account is easy. Simply have these documents ready.

1. Your business's Employer Identification Number (EIN)

2. Articles of incorporation, Articles of Organization, a charter, or a similar legal document that indicates when your company was formed

3. Government-issued photo ID and Social Security number for you and anyone else authorized to sign checks or make transactions on behalf of your organization

Minimum deposit to open the Commercial Money Market Account is \$25,000. APY is accurate as of 10/3/2022. This is a variable rate account and interest rate and annual percentage yield may change without notice. The minimum amount you may withdraw is \$300.00. This account allows 6 transfers or withdrawals or a combination of transfers and withdrawals per statement cycle. An excess withdrawal fee of \$25.00 per item after first six withdrawals, per cycle, is assessed. See full account disclosure for details. Other fees and restrictions may apply. Fees could reduce the earnings on the account.

