



GENERAL PRODUCTS AND SERVICES*

PERSONAL DEPOSIT ACCOUNTS

Evergreen Checking

- A non-interest-bearing checking
- \$25.00 minimum opening balance
- \$7.00 monthly maintenance fee waived with \$100 average monthly balance

Rewards Checking

- \$25.00 minimum opening balance
- Variable blended interest rate
- Premium interest rate subject to reward qualifications:
 - Have at least 10 debt card purchases posted and settled by the end of statement cycle
 - Be enrolled to receive monthly eStatements

Cash Back Checking

- \$25.00 minimum opening balance
- \$3.00 monthly fee for paper statements waived for eStatements.
- Cash Back Reward Qualifications
 - Use debit card to earn 1.00% cash back rewards on the dollar amount of your debit card purchases up to \$25.00
 - Enroll in eStatements

Cascade Checking

- Interest-bearing account for amounts of \$1,000 or more
- Variable tiered interest rates
- \$25.00 minimum opening balance
- \$10.00 monthly maintenance if the monthly average balance drops below \$1000 at any time during statement cycle. The fee is waived if maintain a combined loan and/or deposit account relationship balance average during the previous month of \$5,000 or more

Compass Account Certified BankOn Account

- \$25.00 opening balance
- \$5.00 monthly maintenance fee
- No minimum balance requirement
- No checks
- No overdraft programs
- No fees for non-sufficient funds (NSF)



First Checking

- A non-interest-bearing checking
- Minimum age of 13 to open the checking account with legal guardian/adult
- \$25.00 minimum opening balance
- \$7.00 monthly maintenance fee waived, until the age of 21
- The account will be converted to an Evergreen Checking on the first day of the month, following your 21st birthday

Summit Savings Account

- \$100.00 minimum opening balance. Minors (age 17 and under) may open this account for \$1.00 with no monthly service charge.
- \$5.00 Monthly Maintenance Fee if balance drops below \$100.00 at any time during statement cycle.
- Designed as a basic personal savings account with no deposit or withdrawal limits; checks are not allowed on the account.
- Variable interest rate

Sunflower Consumer Savings

- \$100.00 new money minimum opening deposit
- *Variable interest rate*
- *\$5.00 monthly maintenance fee if balance drops below \$100.00 any time during statement cycle*

Rewards Savings

- \$25.00 minimum opening deposit
- Variable interest rate
- Premium Rate/ APY Qualifications:
 - Maintain an active Cash Back Checking or Rewards Checking
 - At least one owner

First Rate Money Market Deposit Account

- \$1000.00 minimum opening balance
- Variable tiered interest rate
- No monthly maintenance fees

Madrona Money Market Deposit Account

- \$10,000 minimum deposit to open account
- Variable tiered interest rate
- No monthly maintenance fees

Certificates of Deposit

- Maturity dates from 3 Months to 5 Years
- No monthly maintenance fees
- Fixed Interest Rates
- \$100.00 Minimum Opening Balance
- Penalty imposed for principal withdrawals before maturity
- Automatic renewal after grace period



9 Month Variable CD

- 9-month term variable rate CD
- \$25 Minimum Opening Balance
- Allows for deposits during term
- Penalty imposed for principal withdrawals before maturity
- No monthly maintenance fees
- Auto renewal at end of grace period

First Savings

- For children 12 years and under
- \$1.00 Minimum to Open
- Variable rates
- No monthly maintenance fees
- \$25.00 Minimum Opening Deposit
- Automatically transitions to a Summit Savings Account when child turns 13

Holiday Club Account

- Designed to save for the Holidays, accepts deposits January through November 1. Automatic transfer or check issued for account balance by November 15.
- Automatically closes if no activity between settlement date and April 1st of the following year
- Variable Interest Rate
- No pre-authorized or Debit POS transactions allowed
- No monthly maintenance fees

Certificate of Deposit Account Registry Service (CDARS) and ICS (Insured Cash Sweep)

- Designed to maximize FDIC insurance for high dollar accounts
- Allows customers to keep all their accounts at First Fed and maintain FDIC insurance
- Utilizes a network of insured depository institutions to swap customer's funds to allow for higher balances to be insured while allowing the customer the ease of access to their accounts at one financial institution.

Health Savings Account (HSA)

- No minimum opening deposit
- A tax-advantaged account for eligible contributions
- Visa Debit Card for eligible purchases
- Individuals or families must be covered under a High-Deductible Health Plan
- There are annual contribution limits established by the IRS
- No monthly maintenance fees
- No minimum opening requirements

Coverdell Education Savings Account (ESA)

- Designed to pay for education expenses
- Must have a child under the age of 18 designated
- \$10 annual trustee fee
- \$25.00 closing fee for complete transfers



- \$10.00 excess contribution fee
- Requires \$100 to open & earn APY
- Variable Tiered Interest Rate
- Consult with a tax advisor for contribution or distribution limits established by the IRS

VIP Individual Retirement Account (IRA) (Traditional)

- \$25.00 Minimum Balance to Open & Earn APY
- \$10 annual trustee fee
- \$25.00 Closing Fee for complete transfers or premature withdrawals of the entire balance
- Tiered Variable Interest Rates
- Consult a tax advisor for information about IRS contribution and distribution limits

ROTH Individual Retirement Account (IRA)

- \$50.00 Minimum Balance to Open & Earn APY
- \$10 annual trustee fee
- \$25.00 Closing Fee for complete transfers or premature withdrawals of the entire balance
- Tiered Variable Interest Rates
- Consult a tax advisor for information about IRS contribution and distribution limits

IRA Certificates of Deposits (Traditional or Roth)

- One to Five Year Terms Available
- \$500.00 Minimum Balance to Open
- Fixed Interest Rates
- \$10 annual trustee fee
- \$25.00 Closing Fee for complete transfers or premature withdrawals of the entire balance
- Consult a tax advisor for information about IRS contribution and distribution limits
- Early withdrawal penalties may apply for principal withdrawals prior to maturity.
- The following options are available for customers age 59 ½ or older:
 - Interest Rate Upgrade once every 12 months to current published rates
 - \$25.00 closing fee will be waived.

Public Funds

- Certificate of Deposits with terms from 13 weeks to 5 years designed for Public Funds
- \$10,000.00 minimum opening deposit
- Penalty imposed for principal withdrawals before maturity

IOLTA Accounts

- *Interest earning checking account, excess interest earned sent to the Legal Foundation of WA*
- *Account TIN reported under the Legal Foundation of Washington*
- *\$1.00 minimum funding amount*
- *\$5.00 monthly maintenance fee off set by interest earned*



CONSUMER LENDING

Personal Lending

- Share Loan/ Savings Secured
- Unsecured Loan
- Unsecured Overdraft Line of Credit
- Credit Builder Loan
- Sage Unsecured Line of Credit

Fixed Home Equity Loan

- 1-4 Family Residence
- Stick Built, Manufactured Homes, Condominiums, Townhouses
- Fixed Rate
- 10- or 15-year term
- \$25,000 Minimum Loan Amount

Home Equity Line of Credit (HELOC)

- 1-4 Family Residence
- Stick Built, Manufactured Homes, Condominiums, Townhouses
- \$25,000 Minimum Loan Amount
- \$100 Annual Fee waived with automatic payment
- 25-year loan term:
 - 10 Year Draw Period; monthly variable rate
 - 15 Year Repayment Period; fixed interest rate

MORTGAGE LENDING

Adjustable-Rate Mortgage (ARM) Loan

- Purchase, Refinance or Construction of one-to-four family housing unit
- Available for primary residence, second home, or investor financing
- Choose from Adjustable-Rate programs with the first 1, 3, 5 or 7 years fixed and annual adjustments thereafter. Maximum loan term 30 years.

Conventional Fixed Rate Mortgage Loan

- Purchase or Refinance of one-to-four family housing unit
- Available for primary residence, second home or investor financing
- 30-year maximum loan term

Manufactured Home as Real Estate

- Purchase or Refinance of manufactured homes when financed in conjunction with real estate
- Available for primary residence or second home
- Manufactured units must have a valid HUD Sticker. L&I Permits are required for any alterations made to the manufactured unit.



USDA Rural Development Guaranteed Loan

- Single-family residence
- Owner-occupied
- Purchase or refinance only.
- Manufactured home ineligible.
- Property must be in Washinton State

VA Program

- Owner-occupied
- Stick-built or manufactured homes.
- Purchase, cash-out refinance and IRRRL.
- Property must be in Washington State

Freddie Mac Home Possible Advantage Program

- Designed for moderate income-income individuals; income restrictions apply.
- Fixed Rate
- 30 Year Maximum Term
- Purchase or Refinance of Primary Residence
- Up to 97% Loan-to-Value (LTV) financing of Primary Residence

Unique Properties/Smart Start

- Purchase, Refinance or Construction of Unique Residential Properties, such as living quarter garages, geo-dome homes or cabin style properties.
- Choose from any Adjustable-Rate Program: 1/1, 3/1, 5/1 or 7/1 adjustment provisions with no prepayment penalty.
- Maximum loan-to-value 95% for purchase and rate/term refinance; loan-to-value of 80% for construction and cash-out refinance.
- Maximum loan amount is \$400,000.
- Must be owner occupied primary or secondary residence.

Lot Loan

- Developed building site for purpose of future home site loans.
- Five-year maturity; 20-year amortization
- Fixed Rate

Additional Loan Programs/Services

- Jumbo Loans
- Buyer & Seller Holdback
- All in one construction loans



Affordable Housing Programs for eligible households (available subject to income qualifications and reservation of funds):

Washington State Housing Finance Commission (WSHFC) Down Payment Assistance (DPA) programs:

- **Home Advantage DPA:** From 3% to 5% of the first mortgage total or gross loan amount for borrowers using our Home Advantage loan programs.
- **Home Advantage DPA Needs Based Option:** Up to \$10,000, for borrowers under certain income limits.
- **Opportunity DPA:** Up to \$15,000 for borrowers using our House Key Opportunity loan.
- **Veterans:** Up to \$10,000 for military veterans who have served our country.
- **HomeChoice:** Up to \$15,000 for homebuyers with a disability or disabled family member living with them.

WSHFC DPA programs for specific geographic areas:

- **Seattle:** Up to \$55,000 for homebuyers within the Seattle city limits.
- **ARCH East King County:** Up to \$30,000 for buyers within the ARCH member area of east King County.
- **Bellingham:** Up to \$40,000 for people buying within Bellingham city limits.
- **Tacoma:** Up to \$30,000 for buyers in Tacoma city limits.

CONSUMER SERVICES

- First Fed ATM/ Visa Debit Card
- Access to the MoneyPass network of surcharge-free ATMs
- eStatements
- Online Banking and Mobile Banking with Bill Pay, and Mobile Deposit
- Safe Deposit Boxes
- Notary Services
- Medallion Stamp (customers only)
- Cashier's Checks
- Wire Transfers
- Digital deposit and loan applications
- Text and/or email alerts
- ApplePay, GooglePay and Samsung Pay
- *Touch Tone Teller 360-457-0464*
- *Live Chat Services at www.ourfirstfed.com or in Mobile Banking*

BUSINESS BANKING DEPOSIT ACCOUNTS

Everyday Business Checking

- \$100 minimum opening deposit
- \$5.00 monthly maintenance fee waived with a \$500 minimum daily balance or by signing up for eStatements.
- No Charge for first fifty transactions** per cycle; \$.20 each transaction after 50
**Transactions counted are in-branch deposits, checks paid, and checks deposited to the account*



Advanced Business Checking

- \$100 minimum opening deposit
- Allows 200 transactions** per statement cycle: \$.20 each transaction above 200.
- \$10.00 monthly maintenance fee waived with \$2,000 minimum daily balance or \$5000 average daily balance.

***Transactions counted are in-branch deposits, checks paid, and checks deposited to the account*

Analyzed Business Checking

- \$100.00 minimum opening deposit
- Monthly maintenance fee may be offset by earnings credit.
- No transaction limitations
- Monthly account analysis determines usage fees.

Business Savings Account

- \$100 minimum to open
- \$7.50 monthly maintenance fee waived with Business Checking for the same business.
- Variable Interest Rate

Sunflower Business Savings

- \$50,000.00 new money opening deposit
- Variable interest rate
- A \$5.00 maintenance fee will be assessed if the balance drops below \$100.00 any time during the statement cycle.

Additional Business Accounts***

- First Rate Money Market Deposit Account
 - Certificate of Deposits (CDs)
 - Health Savings Accounts (HSA's)
- ***See descriptions in consumer account section

COMMERCIAL LENDING

Business Loans

First Fed wants to be your partner in growing your business. Talk with us about loans for working capital, construction, vehicles, equipment, technology, and other business needs. Commercial loan programs available include:

- Commercial Real Estate
- Equipment Financing
- Lines of Credit
- Maritime
- Medical Practice
- Business Express
- Builder Acquisitions (M&A)
- Renovations Loans
- ARC Program



Small Business Loans guaranteed by the Small Business Administration (SBA)

Loans guaranteed by the SBA range from small to large and can be used for most business purposes, including long-term fixed assets and operating capital. Some loan programs set restrictions on how you can use the funds, First Fed can match you with the right loan for your business needs.

- SBA 7(a) Loans (including Working CAPLines)
- 504 loans

BUSINESS SERVICES

- *Visa Debit Cards*
- *Merchant Services*
- *Paper Statements or eStatements*
- *24-Hour Touch-Tone Teller*
- *Business Digital Banking*
- *Cash Management*
- *Funds Transfers*
- *Wire Transfers*
- *Live Chat Services*
- *Mobile Banking*
- *Foreign Currency Transactions*
- *Remote Deposit Capture*

*All products, services and corresponding rates, fees or features are subject to change at any time. See current account disclosures and fee schedules for more information.