



## **Community Reinvestment Act (CRA) – Public File**

### **List of Products and Services**

This document provides a list of consumer and business deposit products, loan products, and retail banking services generally offered by First Fed.

#### **Consumer Deposit Products**

- Evergreen Checking – Non-interest-bearing personal checking account.
- Rewards Checking – Interest-bearing checking account with reward qualifications.
- Cash Back Checking – Checking account with cash-back reward qualifications.
- Cascade Checking – Interest-bearing checking account with tiered rates.
- Compass Account(Certified BankOn Account) – Transaction account with no checks or overdraft program.
- First Checking – Youth checking account for age 13 and up with an adult.
- Summit Savings – Basic personal savings account.
- Sunflower Consumer Savings – Variable-rate personal savings account.
- Rewards Savings – Savings account with rewards qualifications.
- Money Market Deposit Account – Tiered interest-bearing deposit accounts.
- Certificates of Deposit – Fixed-rate time deposit accounts from 3 months to 5 years.
- Holiday Club Account – Holiday savings from January through November 1.
- Education, Health, and Retirement Accounts – Coverdell ESA, Health Savings Accounts(HSAs), Traditional and Roth IRAs, and IRA Certificates of Deposit.
- Certificate of Deposit Account Registry Service (CDARS) and Insured Cash Sweep(ICS) – Designed to maximize FDIC insurance for high dollar accounts.

#### **Consumer Loan Products**

- Unsecured Loans and Lines of Credit.
- Credit Builder Loans and Savings Secured Loans.
- Fixed-Rate Home Equity Loans.
- Home Equity Lines of Credit (HELOCs).

#### **Mortgage and Affordable Housing Programs**

- Conventional Fixed-Rate and Adjustable-Rate Mortgage Loans.
- Manufactured Housing Loans secured by real estate.
- USDA Rural Development Guaranteed Mortgage Loans.
- VA Mortgage Programs for eligible veterans.
- Freddie Mac Home Possible Advantage Program (income limits apply).
- Washington State Housing Finance Commission (WSHFC) Down Payment Assistance Programs.
- Lot Loans and construction-related residential mortgage programs.



### **Consumer Banking Services**

- ATM access and Visa® Debit Cards.
- Online and Mobile Banking, including Bill Pay and Mobile Deposit.
- Electronic statements and account alerts.
- Safe Deposit Boxes, Notary Services, and Medallion Signature Guarantee (customers only).
- Wire Transfers, Cashier's Checks, and digital deposit and loan applications.
- Touch-Tone Teller and Live Chat Services.

### **Business Deposit Products**

- Business Checking Accounts, including Everyday, Advanced, and Analyzed options.
- Business Savings Accounts
- Business Money Market Deposit Accounts.
- Business Certificates of Deposit and Health Savings Accounts.
- Public Funds Deposits and IOLTA Accounts.

### **Business and Small Business Loan Products**

- Commercial Real Estate Loans.
- Equipment Financing and Commercial Lines of Credit.
- Maritime Lending.
- Medical Practice Loans.
- Business Express Loans.
- Construction and Renovation Loans.
- ARC Program.
- Small Business Administration (SBA) guaranteed loan programs.

### **Business Banking Services**

- Merchant Services and Visa® Debit Cards.
- Business Digital Banking and Cash Management Services.
- Funds Transfers and Wire Services.
- Treasury Management and Trade Services.
- Remote Deposit Capture and Mobile Banking.
- Foreign Currency Transactions and Live Chat Services.

### **Availability and Disclosures**

Fees, minimum balance requirements, eligibility criteria, and other account terms may apply. All products and services are subject to change. Customers may obtain current account disclosures and fee information by visiting a branch or accessing the bank's website at

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