



First Federal

p r e s e n t s

THE

STRAIGHT

UP

CD

This Variable Rate 13-month CD is designed to help you meet your savings goals:

- Tied to the [1 Month Treasury Bill](#), so the rate may rise and fall monthly
- Guaranteed 1.00% floor interest rate 1.01% APY*
- Make additional deposits through the life of the CD
- The perfect match with a First Federal Checking Account
- Minimum deposit of \$25 to open

Learn More > ourfirstfed.com > 800.800.1577



*The 1.01% APY is the annual percentage yield and assumes that all interest earned remains on deposit. A minimum deposit of \$25.00 and a First Federal Checking account is required to open this account. This is a variable interest rate account and your rate may change on the first day of each month. The monthly interest rate is based on the U.S. Government 1 Month Treasury Rate as of the end of the business day on the 3rd Monday of the previous month. A 1.00% interest rate floor is effective for the initial term only. A penalty will be assessed for early withdrawal. Fees may reduce earnings. Rates are effective as 4.2.18.