

First Federal Savings Bank

Retail Pricing Guide

Checking Accounts

SimplyFree Checking

- Minimum deposit of \$25 to open account
- No minimum balance required
- Non-interest bearing account
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- Check Images (front & back) available online and with e-statement services

Elite Checking

Under Age 50

- Minimum deposit of \$25 to open account
- No minimum balance requirement
- \$8 monthly maintenance service charge
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

Age 50 and Over

- Minimum deposit of \$25 to open account
- Maintain a \$300 minimum daily balance and monthly maintenance service charge is waived
- \$8 monthly maintenance service charge for balances below \$300
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly Statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

Benefits include:

- Interest on Checking (Ask us for details)
- Unlimited Checking (No per check charges)
- Personalized Checks – 150 special member checks will be printed each year
- \$10,000 Accidental Death and Dismemberment Insurance*
- \$50,000 Common Carrier Accidental Death and Dismemberment Insurance*
- \$5000 Identity Theft Protection*
- Key Tag Return
- Credit Card Registration
- Walk-In Pharmacy Discount Card
- EyeCare and EyeWear discounts
- Emergency Medical ID Card
- Entertainment®SaversGuide®
- MemberTravelSource.com

*This insurance product is not a deposit; not FDIC insured; not insured by any federal government agency; and is not guaranteed by the financial institution/affiliate.

Fresh Start I Checking

- Minimum deposit of \$25 to open account
- \$12.95 monthly maintenance service charge
- Requires direct deposit
- One time set up fee \$10
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months.
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

Fresh Start II Checking

- Minimum deposit of \$25 to open account
- \$19.95 monthly maintenance service charge
- One time set up fee \$10
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

Duty First Checking

- Requires proof of Active or Retired Military, National Guard, or Reserve service
- Minimum deposit of \$25 to open account
- No minimum balance required
- Non-interest bearing account
- No FFSB ATM withdrawal service charge
- International Debit Card/ATM access optional
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- Statements and Check Images (front & back) delivered online

Duty First CS

- Requires proof of Active or Retired Military, National Guard, or Reserve service
- Minimum deposit of \$25.00 to open account
- \$12.95 monthly maintenance service charge
- Requires direct deposit
- One time set up fee \$10.00
- An account inactivity fee of \$9.99 will be charged each month if the daily balance falls below \$1,000 and there has been no activity for six months
- No FFSB ATM withdrawal service charges
- International Debit Card/ATM access available upon request
- Statements and check images (front & back) delivered online
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

Duty First CSII

- Requires proof of Active or Retired Military, National Guard, or Reserve service
- Minimum deposit of \$25.00 to open account
- \$19.95 monthly maintenance service charge
- One time set up fee \$10.00
- An account inactivity fee of \$9.99 will be charged each month if the daily balance falls below \$1,000 and there has been no activity for six months
- No FFSB ATM withdrawal service charges
- International Debit Card/ATM access available upon request
- Statements and check images (front & back) delivered online
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days.

Luxury Checking

- Minimum deposit of \$25 to open account
- \$18 monthly maintenance service charge – waived if a combined minimum balance of \$50,000 is maintained in the Luxury checking account or in combined linked consumer checking accounts, savings account or certificates of deposit
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- Free FFSB Luxury Checks
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

Loyalty Checking

- Minimum deposit of \$25 to open account
- \$10 monthly maintenance service charge – waived if combined minimum balance of \$5,000 is maintained in the Loyalty Checking account or in combined linked consumer checking accounts, savings accounts, or certificates of deposit
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

Extra Checking

- Minimum deposit of \$25 to open account
- Maintain a \$500 minimum daily balance and monthly maintenance service charge is waived
- \$7.50 monthly maintenance service charge for balances below \$500
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

Executive Checking

- Minimum deposit of \$25 to open account
- \$7 monthly maintenance service charge – waived if customer has business deposit account relationship of \$5,000 or greater (limited to officers of the corporation or partnership and tax owners of sole proprietorships)
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

Internet Services

www.ffsbky.com

Internet Banking free

Bill Pay:

Individuals free

Internet Bill Pay Returned Check Fee \$25.00
(This fee is in addition to our normal insufficient funds charge.)

Internet Bill Pay Stop Payment Fee \$25.00

Online Statements free

Notes:

- Bill Pay will be cancelled after 2 months of inactivity
- Internet Banking will be cancelled after 4 months of inactivity

Savings Accounts

Statement Savings

- Minimum deposit of \$25 to open account
- An account inactivity fee of \$9.99 will be charged each month if your balance falls below \$100 and there has been no activity in your account for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Quarterly statement provided
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- Withdrawal limitations apply

Tax and Insurance Reserve Account

- Minimum deposit of \$25 to open account
- An account inactivity fee of \$9.99 will be charged each month if your balance falls below \$100 and there has been no activity in your account for six months
- Quarterly statement provided
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- Withdrawal limitations apply

Passbook Savings

- Minimum deposit of \$25 to open account
- An account inactivity fee of \$9.99 will be charged each month if your balance falls below \$100 and there has been no activity in your account for six months
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- Withdrawal limitations apply

IRA Statement Savings

- Minimum deposit of \$25 to open account
(Accounts established through an electronic payment can be opened with \$5.00)
- Annual IRA Statement provided
- IRS Withdrawal limitations apply

HSA Silver Checking (Health Savings Account)

- Minimum deposit of \$25 to open account
- \$3.95 monthly maintenance service charge
- First box of checks free (50) HSA check style only
- Account closing fee \$24.95
- Monthly statement provided –includes check images (front only)
- Check images (front & back) available online and with e-statement services
- IRS limitations apply

For more detailed account information on the above referenced retail accounts, please refer to the *Understanding Your Deposit Account* brochure (available at any customer service representative station).

Safe Deposit Boxes

Safe Deposit Boxes (Annual Rental Fee)

Size	Annual Rental Fee
3X5	\$15.00
5X5	\$25.00
3X10	\$30.00
5X10	\$40.00
6X10	\$40.00
9X10	\$60.00
10X10	\$60.00
15X10	\$75.00

Notes:

- All rent payable in advance
- Drilling charge may vary
- No insurance coverage is provided on box contents by the FDIC or this financial institution

Late Charge (over 30 days) \$10.00

Miscellaneous Safe Deposit Box Charges:

Key Replacement Charge:

One key \$15.00

Both keys \$50.00 +drilling charge

HSA Statement Savings

- Minimum deposit of \$25 to open account
(Accounts established through an electronic payment can be opened with \$5.00)
- Annual HSA Statement provided
- IRS Withdrawal limitations apply

Christmas Club Accounts

- Minimum deposit of \$25 to open account
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- \$10 fee if balance does not reach \$1000 upon Club distribution date
- Withdrawal limitations apply

Moola Moola Savings Account

- Savings club for children 13 years and under
- At least one adult must have an account relationship with the Bank to open this account
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- Withdrawal limitations apply

Premier Money Market

- Minimum deposit of \$2500 to open account
- Free FFSB Safety checks (wallet style)
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided
- Withdrawal limitations apply
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

For more detailed account information on the above referenced retail accounts, please refer to the *Understanding Your Deposit Account* brochure (available at any customer service representative station).

Miscellaneous Fees

Account closing fee (within first 90 days of acct opening).....	\$24.99
Account Inactivity Fee- (per month) for savings and checking.....	\$9.99
Account records research (per hour).....	\$20.00
<i>Plus \$2.00 per item requested</i>	
ATM/Debit Card PIN Replacement Fee	\$2.00
ATM/Debit Card Replacement Fee	\$5.00
ATM Withdrawal Service Charge (Foreign ATM)	\$1.50
CD-ROM statement (monthly)	\$2.50
CD-ROM statement (annually)	\$25.00
Check cashing (non-customer)	\$20.00
<i>(We reserve the right to refuse to cash any check)</i>	
Check Image Copies (per check)	\$0.25
Coin counting (per hour/\$5 minimum)	\$20.00
Coins furnished (per roll)	\$0.05
Currency (per strap)	\$0.35
Daily Overdraft Service Charge	\$6.00
<i>After the 3rd day of being overdrawn</i>	
Duplicate Statement (prior to 11-1-01)	\$5.00
Endorsement stamps (cost +)	\$1.00
Excessive activity fee-savings	\$5.00
Excessive activity fee-money market	\$10.00
Incoming Collection fees (each)	\$10.00
**Insufficient Funds Charge.....	\$29.86
Fax transmissions (incoming).....	\$1.50
Fax transmissions (outgoing) 1st page	\$4.00
<i>Each additional page</i>	
Garnishment/Tax levy	\$70.00
Night Depository service	free

Night Depository bags.....	\$5.00
Notary Services:	
Customers Only	free
Non-Customers (Kentucky)	\$10.00
Non-Customers (Indiana).....	\$2.00
Official check fee	\$10.00
Outgoing Collection Fees (each)	\$15.00
Outgoing IRA Trustee Transfer	\$29.99
Overdraft Protection Transfer fee	\$10.00
Photocopies (per page)	\$0.25
Return Check Charge	\$8.00
Signature Guarantee	\$25.00
Statement Review	\$20.00
Stop Payment Fee	\$29.86
Telephone Transfer	\$3.00
Temporary Check Issue (per check)	\$0.25
Visa Cash Advance (non-customer)	\$10.00
Wire Transfer Fees:	
Outgoing (domestic)	\$19.88
Outgoing (foreign)	\$40.00
Incoming (domestic)	\$12.88
Incoming (foreign)	\$12.88

**This charge applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.