



EARN UP TO \$250

OPEN A NEW BENEFITS CHECKING
ACCOUNT TODAY!

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Welcome to a banking relationship that's more than financial guidance and proven banking products. It's also about collaboration, personalized service and working together to strengthen the vitality of our communities.

As the largest independent depositor-owned bank headquartered in Ohio, we are a strong, stable bank that invests your money back into the community. And right now - directly into your wallet!

New customers opening a Benefits Checking account can earn:

- Up to \$120 with recurring direct deposit¹
- Up to \$120 in debit card rewards²
- \$10 for going paperless with eStatements³
- And a great rate of .85% APY for 12 months on a Money Market Account⁴

All of these cash rewards are in addition to the standard features of our checking accounts. You can manage your banking however you'd like – from [online](#) and [mobile](#) banking to phone access or in-person service at one of our [convenient neighborhood branches](#). And with our expansive network of over 23,000 MoneyPass® ATMs, the flexibility and access are greater than ever.

**But hurry – you can make that \$250 last a while, but this offer expires
May 31, 2016!**

APPLY ONLINE TODAY

Start your application today! *Only available to Ohio
Residents.

[Apply Now](#)

* The Benefits Checking Account requires a minimum balance of \$10.00 to open. There is no monthly activity or maintenance fee charged for the account; however, you may incur fees for items listed on our Fee Schedule such as non-sufficient funds, overdrafts, or stop payments. The offer is limited to one Benefits Checking Account per new customer. A new customer is identified as a customer who has not had a checking account with First Federal Lakewood for the previous six months. The Benefits Checking Account must be open when the reward is scheduled to be credited to the account. Additional requirements may be needed to participate in and or take advantage of some benefits. This promotional program will be offered from March 1, 2016 through May 31, 2016. First Federal Lakewood reserves the right to change and or discontinue this promotional offer at any time. Monetary rewards may be subject to IRS government reporting requirements. Reward payments expire 12 months after account opening.

1 A reward of \$10.00 will be added to the account monthly when recurring direct deposits of \$500.00 or more are made to your Benefits Checking Account each month. The total of the recurring Direct Deposits will be based on a calendar month. Maximum benefit paid is \$120.00.

2 You may also receive a \$.10 reward per purchase transaction, up to \$10.00 per statement cycle, made with your Benefits Checking Account Debit Card. Maximum benefit paid is \$120.00.

3 Participation in the promotion requires you to enroll in Online banking and eStatements within 60 days of opening your new checking account. You will be awarded \$10.00 to your Benefits Checking Account within 60 days after you receive your first eStatement.

4 Annual Percentage Yield (APY) and interest rate is .85%. This initial interest rate is locked for 365 days. After the 365 days, the interest rate is variable and subject to change. The interest rate and APY will revert to the tiered interest rates in effect for the FFL Select Money Market Account. The FFL Select Money Market APYs are accurate as of 01/28/2016 and are paid on the entire balance in the account as follows: \$0-\$9,999 (.05% APY); \$10,000-\$24,999 (.15% APY); \$25,000-\$49,999 (.25% APY); \$50,000-\$99,999 (.35% APY) and \$100,000+ (.45% APY). Minimum balance to open and earn promotional APY is \$1,000.00; maximum deposit allowed to earn the promotional APY is \$250,000. To take advantage of this promotion, you must open a new Benefits Checking account with direct deposit. Opening deposit for the Money Market account must be new money not currently on deposit. Only one promotional rate permitted per household and for life of the account. If the account is closed before 365 days, a \$50.00 fee may be assessed. A \$10.00 monthly service charge will be assessed if the balance on the account falls below \$1,000.00. Fees could reduce earnings. Offer expires May 31, 2016 and is subject to change without notice. Other restrictions may apply. Contact a branch representative for full details.



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