



## \$150 + YOUR WALLET, SOME THINGS ARE JUST BETTER TOGETHER.

So you want to stuff your wallet with some big ones? Open a First Federal Bank checking account and you can **receive up to \$150<sup>1</sup> just for completing transactions**. Plus, you will get a sweet looking debit card to add to your wallet. Bank with people that value you and your community. After all, we're better together.

### Here's how to stuff your wallet:

- Redeem your offer by:
  - Once you have entered your promo code, then open one of the accounts below, or
  - Take your promo card to your nearest First Federal Bank location to open your account.
- Make three payments of at least \$15.00, using First Federal Bank's Bill Pay.
- Use First Federal Bank's debit card to make 10 purchases of \$15.00 or more.

Relationship Checking	E-Checking	Student Banking	Simple Checking
APPLY NOW COMPLETE APPLICATION	APPLY NOW COMPLETE APPLICATION	APPLY NOW COMPLETE APPLICATION	APPLY NOW COMPLETE APPLICATION

### BENEFITS

**Free Mobile Deposit <sup>1</sup>**

**Exclusive Relationship Savings Account**

**Refund of ATM Charges from Another Bank's ATM**

Up to \$8

**Discount on Consumer Loan Fees**

**E-Statements**

**Free Paper Statements**

Available upon request for those aged 65 and better

**% Discount on Safe Deposit Box (Pending Availability)**

**Interest Earned**

Tiered Interest Rates and APYs (Annual Percentage Yield)

**Free Checks**

First Order of Non-Duplicate, Standard Checks

**Check Writing**

Unlimited

Limit of 10 checks per month with a \$1 fee for each check thereafter

None

Unlimited

<b>No Monthly Service Charge if You</b>	Maintain an Average Daily Balance of \$1,000 or Combined Deposit and Loan Account Balances of \$20,000 or more.	- Direct Deposit from Income Source - AND Enroll in E-Statements - AND Enroll in OnLine Banking - AND Have an Active Debit Card (1 or more point-of-sale transaction)		
<b>Monthly Service Charge if Requirements are Not Met</b>	\$10	\$10	\$0	\$0
<b>Minimum Balance or Average Daily Balance</b>	See Above	None	None	None
<b>Minimum to Open Account</b>	\$50	\$50	\$50	\$50

## Disclosures

\*Promotion code valid for one-time use only and is case sensitive. To receive a promotion code please visit your nearest branch.

<sup>1</sup>This offer is valid for new customers only. Minimum \$50 initial deposit to open. Offer valid through 06/30/17 with the opening of any new checking account, excluding Access Banking. Receive \$75 for the completion of ten (10) debit card point-of-sale transactions (\$15 minimum transaction amount) completed within 60 days of account opening and receive \$75 for the completion of three (3) Online Bill Pay transactions (\$15.00 minimum transaction amount) completed within 60 days of account opening. Incentives will be deposited into your new checking account within 30 days after the completion of corresponding requirement. Offer not available to existing First Federal Bank checking account customers, those with a First Federal Bank checking account closed within the past twelve (12) months, and employees of First Defiance Financial Corp. and their immediate family members living in the same household. May not be combined with any other offer, and only one offer valid per person per calendar year. Subject to change without notification.

### FIRST FEDERAL BANK

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