First Federal
MEMBER FDIC

PRODUCTS and SERVICES

EQUAL HOUSING LENDER

Main Office/Lending Center

Account to Account Transfers
Apple Pay*, Google Pay* and Samsung* Pay
Automatic Teller Machines (ATMs)
Banking How To Videos
CDARS
Cashiers Checks
Certificates of Deposit
Certificates of Deposit Loans
Checking Accounts
Coin Counting
Construction Loans
Consumer Loans - Auto
Counter Checks
Credit Score Monitoring
Direct Deposit
Drive Up Window Services
External Transfers
e-Statements, Notices & Alerts
Foreign Check Processing
Fed Now
Fraud Monitoring
Health Savings Accounts
Home Loans
Home Equity Loans
Home Equity Lines of Credit
IRAs & SEPS
IRA Money Market
Interactive Fraud Alerts
Instant Issue Debit Cards
Interactive Fraud Alerts Texts
Land/Lot Loans
Medallion Signature Guarantee
Mobile and Tablet Banking Apps
Mobile Deposit
Mobile Wallet
Money Market
Money Pass® ATM Network
Multifactor Authentication
Night Depositories
Notary Services
Online Banking
Online Banking Security Alerts
Online Bill Pay
Online Check Orders
Online Customer Chat
Online Loan Applications
Overdraft Protection
Real Time Alerts
Round Up Savings
Safe Deposit Boxes
Savings Accounts
Stop Payment
Text Message Banking
Telephone Banking
Touch ID Security
VISA® Debit and ATM Cards
VISA® Credit Cards
Wire Transfers
Zelle®

Business Products & Services

Account Analysis
ACH Origination
Business Certificats of Deposit
Business Checking
Business Credit Cards
Business Express Loan
Business Money Market
Business Online Banking
Business Savings
Commercial Lines of Credit
Commercial Real Estate Loans
Commercial Real Estate Construction Loans
Commercial Real Estate Lines of Credit
Commercial Term Loans
Community Checking Account
e-Statements, Notices & Alerts
Land Loans/Lot Loans
Merchant Services
Quicken & Quickbooks Compatable
Positive Pay
Remote Deposit Capture
Small Business Bill Payment
Tablet Banking
VISA Business Debit Cards
Wire Transfers
Zero Balance Accounts

Personal Products and Services also provided to Businesses

PERSONAL BANKING

Deposit Services
- Checking & Savings Accounts
- Money Market Accounts
- CDs and CDARS
- IRAs and SEPs
- Health Savings Accounts
- VISA® Debit Card
- Round Up Savings

Lending Solutions
- Mortgages
- First-Time Home Buyer Program
- Equity Loans and Lines of Credit
- Construction Loans
- Land and Lot Loans
- Auto Loans
- Online Loan Application
- VISA® Credit Cards

Online Services
- eStatements and eNotices
- Online Banking
- Online Bill Pay
- Order Checks
- Real-Time Alerts
- Download to Quicken

Mobile Services
- Mobile Banking App
- Mobile Check Deposit
- Mobile Wallet
- Zelle®
- MoneyPass® ATM Network
- Text Banking

International Banking
- Foreign Check Processing
- Foreign Wire Transfers

In-Branch Services
- Coin Counting
- Drive-Up Window Services
- Medallion Signature Guarantee
- Night Depositories
- Notary Services
- Safe Deposit Boxes
- Wire Transfers

Security
- Fraud Monitoring
- Credit Score Monitoring
- Online Banking Security Alerts
- Touch ID Security
- Two-Factor Authentication

OUR LOCATIONS

Amity
110 Maddox Street
PO Box 125
Amity, OR 97101
(503) 835-1033

Carlton
335 W Madison Street
PO Box 38
Carlton, OR 97111
(503) 852-7051

Lending Center
118 NE Third Street
PO Box 239
McMinnville, OR 97128
(503) 472-2315

McMinnville Home Office
118 NE Third Street
PO Box 239
McMinnville, OR 97128
(503) 472-6171

McMinnville McDaniel
1650 NE Hwy 99W
PO Box 239
McMinnville, OR 97128
(503) 474-0731

Newberg
121 N Edwards Street
PO Box 688
Newberg, OR 97132
(503) 538-9449

Sheridan
246 S Bridge Street
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Member FDIC

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First Federal
PERSONAL BANKING

Banking built for your future

	CHECKING ACCOUNTS			SAVINGS ACCOUNTS					
	REGULAR CHECKING	DIGITAL CHECKING	62+ CHECKING	SAVINGS ACCOUNT	YOUTH SAVINGS	CHRISTMAS CLUB	HEALTH SAVINGS	FIRST-TIME HOME BUYER SAVINGS	MONEY MARKET
OPENING DEPOSIT	$25.00	$25.00	$25.00	$25.00	$0.00	$5.00	$0.00	$25.00	$1,000.00
MINIMUM DAILY BALANCE	$100.00	$0.00	$0.00	$100.00	$0.00	$0.00	$0.00	$0.00	$1,000.00
SERVICE FEE	$10.00/month if balance falls below minimum daily balance	$0.20/check; $5.00/month for paper statement[1]	None	$3.00/month if balance falls below minimum daily balance	Waived until age 18; Upon attaining age 18, account converts to a Savings Account	None	$15.00 annually, charged Dec. 30; $3.00/month for paper statement[1]	None	$10.00/month if balance falls below minimum daily balance
INTEREST[2]	Yes, contact us for current interest rate and APY	Yes, contact us for current interest rate and APY	Yes, contact us for current interest rate and APY	Yes, contact us for current interest rate and APY	Yes, contact us for current interest rate and APY	Yes, contact us for current interest rate and APY	Yes, contact us for current interest rate and APY	Yes, contact us for current interest rate and APY	Compounded daily with a tiered interest schedule that pays more for higher balances
WITHDRAWAL LIMITS	None	None	None	There are no limits on the amount or frequency of internal withdrawals. A total of six (6) external transfers may be made from the account per statement cycle.	There are no limits on the amount or frequency of internal withdrawals. A total of six (6) external transfers may be made from the account per statement cycle.	Withdrawals are limited to one (1) annually. If additional withdrawals are needed the account may be transferred to a Savings Account.	All funds withdrawn must be eligible expenses or tax penalties may apply.	A total of six (6) external transfers may be made from the account per statement cycle. All funds withdrawn must be eligible expenses or tax penalties may apply.	There are no limits on the amount or frequency of internal withdrawals. A total of six (6) external transfers may be made from the account per statement cycle.

[1]Avoid this fee by enrolling in free paperless eStatements through Online Banking. [2]There is no minimum balance required to earn the annual percentage yield (APY).

SERVICE FEES

Account Research Fee....................$30.00/hour and $15.00 minimum
ATM/VISA® Replacement Card....................$5.00
Cash Withdrawal at Non-MoneyPass® ATM....................$2.00
Cashiers Check....................$5.00
Certificate Account Loan....................$10.00 minimum
Coin Counting....................Free up to $500.00, then 1% of total coin count
Collection Fees
- Incoming....................$20.00
- Outgoing....................$25.00 plus postage

Counter Checks....................$3.00/sheet
Deposit Verification....................$5.00
Foreign Check Processing....................Fee determined at time of transaction
Garnishment/Levy....................$100.00
Inactive Account....................$10/month/account if no activity for 2 years
Online Banking
- Bill Pay Access....................No charge
- Bill Pay Overnight Check....................$14.95
- Bill Pay Same Day Payment....................$9.95

Overdraft Fees*
- Paid....................$32.00 each; $160.00 daily maximum
- Non-Sufficient Funds....................$32.00 each; $160.00 daily maximum

Overdraft Protection
- From Credit Card....................1 free/month; All additional $32.00 each
- From Savings....................$10/transfer

Retirement Plan Annual Fee....................$15.00/year
Returned Deposit Item....................$12.00
Returned Statement....................$5.00/month after 3 returned statements
Stop Payment Order....................$30.00
Statement/ Check Photocopy Fee....................$5.00
Telephone Banking....................No charge
Wire Transfers
- Incoming Domestic....................$15.00
- Incoming International....................$20.00
- Outgoing Domestic....................$20.00
- Outgoing International....................$40.00

Fees and services subject to change.
*Overdraft fees do not apply to certificate of deposit, savings, daily money market accounts, ATM, or one-time debit card transactions.

BUSINESS BANKING

Deposit Services
- Checking & Savings Accounts
- Commercial Analyzed Checking
- Money Market Accounts
- CDs and CDARS
- IRAs and SEPs
- VISA® Business Debit Card

Lending Solutions
- Commercial Lines of Credit
- Commercial Term Loans
- CRE Term Loans
- CRE Lines of Credit
- CRE Construction Loans
- Land Loans
- VISA® Business Credit Cards

Digital Banking
- Mobile Banking App
- eStatements and eNotices
- Online Banking
- Online Bill Pay
- QuickBooks Transaction Sync
- Text Banking

International Banking
- Foreign Check Processing
- Foreign Wire Transfers

In-Branch Services
- Coin Counting
- Drive-Up Window Services
- Medallion Signature Guarantee
- Night Depositories
- Notary Services
- Safe Deposit Boxes
- Wire Transfers

Security
- Credit Score Monitoring
- Fraud Monitoring
- Real-Time Alerts
- Touch ID Security
- Two-Factor Authentication

Merchant Services
- Clover Point-of-Sale (POS) Systems

Treasury Management Services
- ACH Services
- ACH Positive Pay
- Analysis Accounts
- Check Positive Pay
- Remote Deposit Capture

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BUSINESS BANKING

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CHECKING ACCOUNTS

	BASIC BUSINESS	STANDARD BUSINESS	ANALYZED CHECKING	COMMUNITY[1] CHECKING
OPENING DEPOSIT	$25.00	$25.00	$25.00	$25.00
AVERAGE BALANCE	$1,500.00 average monthly balance	$5,000.00 average monthly balance	$10,000.00 average monthly balance	$0.00
SERVICE FEE	$10.00/month if balance falls below minimum monthly average balance	$12.00/month if balance falls below minimum monthly average balance	$12.00/month if balance falls below minimum monthly average balance	None
ITEM FEE[2]	First 100 items free, then $0.25 each, per statement cycle	First 500 items free, then $0.25 each, per statement cycle	First 500 items free, then $0.25 each, per statement cycle	N/A
INTEREST	None	None	None[3]	None

SAVINGS ACCOUNTS

	BUSINESS SAVINGS	BUSINESS MONEY MARKET
OPENING DEPOSIT	$500.00	$5,000.00
DAILY BALANCE	$500.00	$5,000.00
SERVICE FEE	$5.00/month if balance falls below minimum daily balance	$15.00/month if balance falls below minimum daily balance
ITEM FEE[2]	First 25 items free, then $0.20 each, per statement cycle	First 25 items free, then $0.20 each, per statement cycle
INTEREST	Yes, contact us for current interest rate and APY	Yes, contact us for current interest rate and APY

[1]Nonprofits and organizations that pursue activities intended to serve our community; [2]Items include any combination of paid items and deposited items, including paper and electronic; [3]Earnings Credits may be applied to Analyzed Checking Fees

SERVICE FEES

Account Research Fee........................$30.00/hour; $15.00 minimum
ATM/VISA® Debit Card Replacement.....$5.00
Cashiers Check.................................$5.00
Coin & Currency
- Coin Counting..............................Free up to $500.00, then 1% of total coin count
- Coin Supplied...............................$0.08/roll
- Currency Supplied.........................$0.08/$100

Collection Fee (Incoming)....................$20.00
Collection Fee (Outgoing)....................$25.00 plus postage
Counter Check...................................$3.00/sheet
Deposit Verification.............................$5.00
Foreign Check Processing....................Fee determined at time of transaction
Garnishment/Levy...............................$100.00
Inactive Account.................................$10.00/month/account over 2 years
Night Depository
- Key (refundable deposit)................$25.00
- Locking Bag.................................$50.00

Online Banking
- Online Bill Pay Access....................No Charge

Overdraft Fees**
- Paid..$32.00 each; $160.00 daily max
- Non-Sufficient Funds.......................$32.00 each; $160.00 daily max

Overdraft Protection
- From Credit Card...........................1 free/month then $32.00 each
- From Savings................................$10.00/transfer

Returned Deposit Item.........................$12.00
Returned Statement............................$5.00/month after 3 returns
Statement/Check Photocopy Fee...........$5.00
Stop Payment Order............................$30.00
Telephone Banking.............................No Charge
Withdrawal at Non-MoneyPass® ATM....$2.00
Zipper Bag...$5.00/bag
Wire Transfers
- Incoming Domestic*.......................$15.00
- Incoming International*...................$20.00
- Outgoing Domestic*........................$20.00
- Outgoing International*...................$40.00

TREASURY MANAGEMENT SERVICE FEES

ACH
- Low Volume*...$20.00/month
- Medium Volume*...$30.00/month
- High Volume*..$40.00/month
- Nonprofit*...$20.00/month

ACH Setup Fee...$50.00
Business Positive Pay
- Positive Pay Setup Fee................................$30.00/account
- ACH Debit Positive Pay*..............................$35.00/month/account
- ACH Credit Positive Pay*.............................$15.00/month/account
- Check Positive Pay*....................................$50.00/month/account

Commercial Sweep Account*...........................$30.00/month
Commercial Sweep Account Setup Fee.............$50.00
Remote Deposit Capture
- Low Volume*...$20.00/month
- Medium Volume*...$45.00/month
- High Volume*..$55.00/month
- Nonprofit*...$20.00/month

Remote Deposit Capture Setup Fee..................$50.00

Fees and services subject to change.
*Earnings Credits may be applied to Analyzed Checking Fees
**Overdraft fees do not apply to certificate of deposit, savings, daily money market accounts, ATM, or one-time debit card transactions.

Personal Lending

Deposit Services
- Checking & Savings Accounts
- Money Market Accounts
- CDs and CDARS
- IRAs and SEPs
- Health Savings Accounts
- VISA® Debit Card
- Round Up Savings

Lending Solutions
- Mortgages
- First-Time Home Buyer Program
- Equity Loans and Lines of Credit
- Construction Loans
- Land and Lot Loans
- Auto Loans
- Online Loan Application
- VISA® Credit Cards

Online Services
- eStatements and eNotices
- Online Banking
- Online Bill Pay
- Order Checks
- Real-Time Alerts
- Download to Quicken

Mobile Services
- Mobile Banking App
- Mobile Check Deposit
- Mobile Wallet
- Zelle®
- MoneyPass® ATM Network
- Text Banking

International Banking
- Foreign Check Processing
- Foreign Wire Transfers

In-Branch Services
- Coin Counting
- Drive-Up Window Services
- Medallion Signature Guarantee
- Night Depositories
- Notary Services
- Safe Deposit Boxes
- Wire Transfers

Security
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- Credit Score Monitoring
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- Touch ID Security
- Two-Factor Authentication

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PERSONAL LENDING

Banking built for your future

FINANCING DREAM HOMES SINCE 1922

At First Federal, we make sure you start strong with a loan process that's secure and transparent. We're dreamers just like you, which means we're ready to give you just what you need to focus on what matters most: the future you're ready to build.

We prioritize providing competitive rates for all loan programs, as well as processing, underwriting, and closing quickly, efficiently, and locally.

PURCHASE

Helping our neighbors put down roots is the reason we were established in 1922. We've spent 10 decades building relationships, experience, and our commitment to the members of our community.

Today, we offer 15, 20, and 30 year terms and up to 97% financing. Our experienced, knowledgeable team is fully committed to helping bring your home ownership dreams to reality. We're here to listen and make recommendations based on a personalized experience to give you the genuine support you need.

Start the journey today by getting pre-qualified with our online application!

REFINANCE

Pay off your mortgage sooner and lower the amount of interest you'll pay over the life of your loan.

Check out rates online!

CONSTRUCTION LOAN

Let us help build your dream home. As fellow community members, our history has helped lay the groundwork for your future. Over time, we've built trust with local builders and expertise to specialize in home construction loans.

Roll construction costs and permanent financing into one convenient package up-front. Interest only payments are due monthly during construction period and there are no prepayment penalties if your plans change.

JUMBO HOME LOAN

Identifying the type of loan that best suits your need is one of the most important aspects of home shopping. A loan is considered jumbo if the amount of the mortgage exceeds the conforming thresholds set by Fannie Mae and Freddie Mac. Connect with a loan officer to see if a jumbo loan is right for you.

LOT AND LAND LOAN

A rural dream home starts with the perfect piece of land to build it on. Apply online or connect with a loan officer at a local branch.

HOME EQUITY LINE OF CREDIT

Get ongoing access to funds for home improvement projects, debt consolidation, education, and other major life expenses.

HOME EQUITY LOAN

Tap into the equity of your home to obtain funds for a home renovation, debt consolidation, or other major expenses.

AUTO LOAN

Time for a new vehicle, motorcycle, ATV? Get what you need (or want) with a First Federal Auto Loan.

FIRST-TIME HOME BUYER PROGRAM

Owning a home is a dream for many. This special program eliminates the barriers to home ownership for potential borrowers with earnings at 90% or less of the median income levels in Marion, Polk, and Yamhill Counties.

This program carries with it several criteria, including eligibility requirements, credit score minimums, cash equity investments and certain income levels for buyers. The property to be purchased must meet its own set of rules, and additional loan stipulations for consideration. Connect with a loan officer to learn if the First-Time Home Buyer Program is right for you.

VISA® CREDIT CARDS

Whether you want to pay down balances faster, maximize cash back, earn rewards, or begin building your credit history, choosing the right credit card is easier than ever.

Apply online at www.FirstFedWeb.com!

FINANCIAL CALCULATORS

Use our online financial calculators to help you at any stage in your life, from estimating a mortgage payment, determining the right time to refinance, calculating the impact of saving more money, and much more.

READY TO APPLY?

Scan code to start your application today!

Scan me

BUSINESS LENDING

Deposit Services
- Checking & Savings Accounts
- Commercial Analyzed Checking
- Money Market Accounts
- CDs and CDARS
- IRAs and SEPs
- VISA® Business Debit Card

Lending Solutions
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- CRE Lines of Credit
- CRE Construction Loans
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First Federal
BUSINESS LENDING

Banking built for your future

Financing for your business when and how you need it.

First Federal knows reliable, convenient access to financing can make or break a business. That's why we offer competitive business loans ranging from equipment financing to converting accounts receivables into cash and revolving lines that replenish as you pay.

Let us be a part of your success story.

BUSINESS LOANS

COMMERCIAL REAL ESTATE TERM LOANS*

Purchase, refinance, expand, rehabilitate, or relocate your business.

- Terms: Up to 10 years, amortized up to 30 years
- Principal and interest based on amortization
- Collateral: Commercial, residential, mixed use, or multi-family real estate

*CRE includes non-owner occupied SF residential property, multi-family, mixed use buildings, owner occupied commercial properties and non-owner occupied commercial properties (including Retail, Office & Industrial).

COMMERCIAL REAL ESTATE CONSTRUCTION LOANS

Construct, rehabilitate, or develop 1-4 family residences and/or commercial properties.

- Up to 24 months then converts to a permanent term loan
- Interest only payments during construction before converting to a fully amortized perm loan
- Collateral: Commercial, 1-4 family residences, mixed use, or multi-family real estate

COMMERCIAL TERM LOANS

Finance new or used equipment, capital expansion, large purchases, or other long-term financing needs.

- Terms: Up to 10 years
- Principal and interest based on amortization
- Collateral: Business assets, equipment, or vehicles

LAND LOANS

Purchase or refinance a plot of land.

- Terms: Varies depending on the proposed transaction
- Interest only or amortized payments
- Collateral: Residential lots or commercial land

BUSINESS LINES OF CREDIT

COMMERCIAL LINES OF CREDIT

Ideal for short term business cash needs for working capital, inventory, or operating cycle needs.

- Terms: Varies depending on the proposed transaction
- Interest only, principal due at maturity or customized to fit your business
- Collateral: Business assets or real estate

COMMERCIAL REAL ESTATE LINES OF CREDIT

Ideal for businesses needing access to cash for working capital or temporary needs.

- Terms: 12 - 36 months
- Interest only payments
- Collateral: Real estate

VISA® CREDIT CARDS

Choose from popular business credit card options such as low rates, cash back, or flexible rewards to find the one that works best for your business.

Please contact us if you have any questions about our loan programs or general rates, or stop by any First Federal location to get started with your loan today.

503-472-2315 | www.FirstFedWeb.com

First Federal
MEMBER FDIC

Hours of Operation
All branches have the same hours of operation and serves the market area(s).

Facility	Lobby Hours	Drive-Up Teller Hours
Main Office/Lending Center 118 NE Third Street McMinnville OR 97128	9:00 am – 5:00 pm M-Th 9:00 am – 6:00 pm Fri	8:30 am – 5:00 pm M-Th 8:30 am – 6:00 pm Fri
McDaniel Branch 1650 NE Hwy 99W McMinnville OR 97128	9:00 am – 5:00 pm M-Th 9:00 am – 6:00 pm Fri	8:30 am – 5:00 pm M-Th 8:30 am – 6:00 pm Fri
Amity Branch 110 Maddox Street Amity OR 97101	9:00 am – 5:00 pm M-Th 9:00 am – 6:00 pm Fri	8:30 am – 5:00 pm M-Th 8:30 am – 6:00 pm Fri
Carlton Branch 335 W Madison Street Carlton OR 97111	9:00 am – 5:00 pm M-Th 9:00 am – 6:00 pm Fri	8:30 am – 5:00 pm M-Th 8:30 am – 6:00 pm Fri
Newberg Branch 121 N Edwards Street Newberg OR 97132	9:00 am – 5:00 pm M-Th 9:00 am – 6:00 pm Fri	8:30 am – 5:00 pm M-Th 8:30 am – 6:00 pm Fri
Sheridan Branch 246 S Bridge Street Sheridan OR 97378	9:00 am – 5:00 pm M-Th 9:00 am – 6:00 pm Fri	8:30 am – 5:00 pm M-Th 8:30 am – 6:00 pm Fri