

Contact Us

ACCOUNT INFORMATION CENTER

First Federal's Account Information Center (AIC) is your live, direct link to First Federal Bank. The AIC is open Monday through Friday, 7:30am-5:30pm, and Saturday, 8am-12pm. Representatives are ready to help you:

- Check account balances.
- Transfer money between accounts.
- Reorder checks.
- Verify checks have cleared.
- Check current rates.
- Get a copy of a paid check or recent statement.
- Answer general account service questions.
- Answer any other questions you may have.

Account Information Center

Toll Free 866-AIC-FFBH (866.242.3324)

Harrison area 870.365.8329

VOICELINE 24®

HOW TO USE VOICELINE 24®

- Dial toll free 888.254.6324 (870.391.2255 in Harrison, AR) or from any touch-tone telephone.
- Choose from the menu options.
- Enter the account number(s), and then the Personal Identification Number (PIN).*
- Follow the prompts to retrieve account information.

SERVICES AND INFORMATION ON VOICELINE 24®

- Hear account balances, most recent deposits, cleared checks and interest information.
- Make loan payments.
- Transfer funds.
- Learn office hours and locations.

VoiceLine 24® Toll Free 888.254.6324

Harrison Area 870-391-CALL (2255)

Online Banking

- Enjoy the comfort of knowing you're in complete control of your financial picture.
- Save valuable time by accessing your account information when it's convenient for you.
- Feel confident knowing your information is safe and secure.
- Easily access your transaction history and pending payments.

FREE ONLINE BANKING

- Online Banking is available 24 hours a day, 7 days a week, 365 days a year.
- View all of your accounts in one place.
- View current account status and cleared transactions.
- Check up-to-date balances on all accounts and loans.

ACCOUNT TRANSFERS

- Transfer funds between linked accounts.
- Transfers can be set up on a timely, recurring basis.
- Schedule same-day transfers.

FREE E-STATEMENTS*

- Don't wait for your paper statement to be generated and mailed.
- Receive monthly statements online for all checking and savings accounts.**
- Instantly access your statements for account reconciliation.
- View, download, or print E-Statements for your files.
- View and print images of cancelled checks.

To sign up for free E-Statements, simply login to your Online Banking account, then click "E-Statements." After you have successfully completed the registration process ** you will receive an e-mail each month when your statement is ready.

INFORMATION DOWNLOAD

Download transaction activity to personal financial management software such as Quicken (versions 99 through 04), Money, or as a comma separated variable (csv) file to avoid reentering transactions.

TERMS AND CONDITIONS

Complete terms and conditions are available online at www.ffbh.com. Please acknowledge these terms and conditions in their entirety.

For informational purposes only. Not intended for disclosure.

*Customers receiving E-Statements will no longer receive paper statements, but will instead receive an e-mail when the statement is ready.

**You must contact the Account Information Center to receive E-Statements for additional accounts after you have completed the registration process.

FREE ONLINE BILL PAYMENT

- One of the most convenient ways to pay bills.
- Payment information is safe and secure.
- Access payment history and pending payments at any time.
- Pay bills online from a checking account.
- Use more than one checking account to pay bills. (Contact the Account Information Center to add a funding account.)
- Set up current, future, and recurring payments such as credit cards, mortgage payments, or electric bills.
- Save money on stamps and envelopes when you pay bills online.
- Review your payment history.
- Receive electronic bills (instead of paper) from billers that offer that service. Choose from a list of payees that are already in the system, or add your own.
- Choose when a payment will be sent, and the system will tell you when it will be delivered (five business days for paper bills and three business days for electronic bills).
- Add, edit, and delete billers, merchants, and others you wish to receive payments.
- Set up categories for easy bill filing.
- Generate reports based on bill payment history.
- Complete bill history is stored online for 24 months.
- Order a CD for \$25 that includes all available bill images and payment history.



www.ffbh.com

Office Locations

HARRISON

1401 Hwy. 62/65 N.
200 W. Stephenson
324 Hwy. 62/65 Bypass
800.345.2539
870.741.7641

BENTONVILLE

307 N. Walton Blvd.
479.273.9091

2501 E. Central Ave., Ste. 2
479.254.3838

BERRYVILLE

210 S. Main
888.746.8400
870.423.3353

CENTERTON

1190 E. Centerton Blvd.
479.795.2505

FARMINGTON

191 W. Main St.
479.267.4600

FAYETTEVILLE

3460 N. College Ave.
877.242.7201
479.442.5785

2025 N. Crossover Rd.
479.571.2000

1023 E. Millsap Rd.
877.242.7201
479.718.2224

LOWELL

225 N. Bloomington St., Ste. H
479.770.0208

MOUNTAIN HOME

3027 Hwy. 62 E.
870.492.2333

668 Hwy. 62 E.
888.328.0037
870.425.6061

1337 Hwy. 62 S.W.
866.230.9610
870.424.4400

ROGERS

2000 Promenade Blvd.
479.633.9300

1303 Hudson Rd.
479.631.6441

2030 W. Elm St.
479.621.9000

SPRINGDALE

3300 W. Sunset Ave.
479.927.0260

TONTITOWN

201 E. Henri De Tonti Blvd.
479.361.1100

YELLVILLE

301 Hwy. 62 W.
870.449.4021

ATM Locations

HARRISON

Hwy. 62/65 N. at the Fashion Center
1401 Hwy. 62/65 N.
124 S. Willow

Hwy. 412 and 65 S. at the Bellefonte White Oak Station
1515 Pioneer Dr. at the North Arkansas College South Campus
1320 N. Spring Rd. at the North Arkansas College North Campus

BENTONVILLE

307 N. Walton Blvd.
2501 E. Central Ave.

BERRYVILLE

Hwy. 62 W. & Jefferson at the
Twins Food Mart
210 S. Main

CENTERTON

1190 E. Centerton Blvd.

FARMINGTON

191 W. Main

FAYETTEVILLE

3460 N. College Ave.
Joyce St. and Crossover Rd. at
the White Oak Station
2584 N. Gregg at the White Oak
Station
2025 N. Crossover Rd.
235 N. College Ave.
3980 W. Wedington

GASSVILLE

Hwy. 62 E. and Hwy. 126 at the
Snappy Mart

MOUNTAIN HOME

3027 Hwy. 62 E.
668 Hwy. 62 E.
1337 Hwy. 62 S.W.

Hwy. 201 and Hwy. 5 N. at the
Snappy Mart

ROGERS

2000 Promenade Blvd.
1303 W. Hudson Rd.
2030 W. Elm St.

SPRINGDALE

3300 W. Sunset Ave.

TONTITOWN

201 E. Henri De Tonti Blvd.
441 Henri De Tonti Blvd. at the
Z-Mart

YELLVILLE

301 Hwy. 62 W.

Banking Solutions



FIRST FEDERAL

www.ffbh.com

Enjoy banking.

*Each account holder will have their own PIN, which will be used to access all accounts in their name. The PIN may be changed after first use.

Checking Accounts



ADVANTAGE CHECKING*

- Pays the highest interest rate when these features are used each month:
 - Receive monthly E-Statement.
 - Use VISA® Debit Card a minimum of 12 times.
 - Have at least one direct deposit or one automatic bill payment.

- Additional benefits include:
 - No monthly fee.
 - No minimum balance.
 - No per check charge.
 - Unlimited check writing.
 - ATM fee refunds nationwide.**

TOTALLY FREE CHECKING

- No minimum balance.
- No monthly service charge.
- No per check charge.
- Unlimited check writing.
- \$50 opening deposit required.

50+ FREE INTEREST CHECKING

- Competitive interest.
- No minimum balance.
- No monthly service charge.
- No per check charge.
- Unlimited check writing.
- Free money orders, traveler's checks, and cashier's checks.
- \$50 opening deposit required.

VIP FREE INTEREST CHECKING

- Have at least one direct deposit or one automatic bill payment.
- Competitive interest.
- No minimum balance.
- No monthly service charge.
- No per check charge.
- Unlimited check writing.
- \$50 opening deposit required.

PREMIUM CHECKING

- Higher interest rates on balances of \$1,500 or more.
- Competitive interest if balance falls below \$1,500.
- No per check charge.
- Unlimited check writing.
- \$8 monthly charge if minimum balance falls below \$1,500.
- \$50 opening deposit required.

PLATINUM MONEY MARKET ACCOUNT

- Interest-bearing checking account.
- Interest is tiered based on the balance.
- Free Platinum Money Market checks.
- Monthly service charge if minimum balance falls below \$1,000.
- Limit of six (6) transfers, drafts or similar transactions per statement cycle. Three of the six transactions may be checks.
- \$1,000 opening deposit required.

ALL ACCOUNTS INCLUDE

- Free checks
- Free VISA® Debit Card
- Online Banking
- Online Bill Payment
- Easy-to-balance monthly statements
- Return copies of cancelled checks
- Bounce Protection

Savings Accounts

STATEMENT SAVINGS

- Earns interest when balance is \$200 or more.
- \$10 minimum balance.
- ATM access after account has been open for one month.
- \$100 opening deposit required.

CHESTER'S INVESTOR CLUB

- For children 12 years of age and younger.
- Earns interest when balance is \$100 or more.
- Every \$10 deposited earns one "Acorn", which can be traded for Chester prizes.
- Invitations to member's only Chester parties.
- Free newsletters and birthday cards.
- Free online games and learning activities.
- At age 13, account converts to statement savings account.
- \$10 opening deposit required.

CHRISTMAS SAVINGS CLUB

- Earns interest when balance is \$200 or more.
- \$10 minimum balance.
- Customer receives a check for full account balance around the first week of November for holiday shopping.
- Make deposit by May 31 of each year to reactivate the account.
- \$10 opening deposit required.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

- Traditional
- Roth
- Education

Investment Services

FIRST FEDERAL INVESTMENT SERVICES

- Free investment consultation
- Stocks
- Bonds
- Mutual funds
- Retirement plans
- Tax-deferred investments

Securities are offered by UVEST Financial Services, Member FINRA/SIPC. UVEST and First Federal Investment Services are separate entities.

Not FDIC Insured | Not Bank Guaranteed | May Lose Value

CDs

CERTIFICATES OF DEPOSIT

- \$1,000 opening deposit required.
- Interest compounded at term for certificates with terms shorter than 182 days.
- Interest compounded quarterly for certificates with terms longer than 182 days.
- Penalty for early withdrawal.
- No deposits may be made to the CD until the maturity date.
- Interest may be withdrawn before maturity once it has been credited to the account.
- If balance is \$10,000 or greater, interest may be received in a monthly check.
- Ten-day grace period at maturity to close or modify the terms of the CD.

JUMBO CERTIFICATES OF DEPOSIT

- \$100,000 opening deposit required.
- 182 day maturity.

JUMP UP CERTIFICATES OF DEPOSIT

- \$5,000 minimum opening deposit required.
- \$5,000 minimum balance to earn stated Annual Percentage Yield.
- Penalty may be imposed for early withdrawal.
- Term is 40 months; converts to 36-month term at maturity.
- Minimum \$1,000, one-time addition of funds allowed during term.
- Customer may request one-time increase to current rate during term.

Loans

FIXED RATE MORTGAGE LOANS

- May be used for purchase or refinance.
- Rate and payment remain stable for the life of the loan.
- Available in 10, 15, 20, or 30 year terms.
- Interest may be tax deductible. **

ADJUSTABLE RATE MORTGAGE (ARM) LOANS

- Offers a lower payment and interest rate at the start of the loan than fixed rate loans.
- Rate may be fixed for 1 to 10 years; rate may adjust annually thereafter based on market conditions.
- Rate is tied to an independent, reported index, and is capped for each interest period and the life of the loan.
- Interest may be tax deductible. **

CONSTRUCTION-TO-PERMANENT LOANS

- Used primarily for building homes.
- One closing for both the construction and permanent loan.
- Pay closing costs once.
- Nine month construction period.
- Interest rate the same for both construction loan and permanent loan.
- Interest may be tax deductible. **

SPECIALIZED FINANCING*

Loan products tailored to a variety of needs, such as:

- 100% financing.
- First-time homebuyers.
- Investment property.
- Second homes.

HOME EQUITY LOANS

- Borrow a portion of a home's equity – the difference between the current market value of the home and how much is owed.
- Use funds to finance items like new cars, college expenses, home improvements or vacations.
- Interest may be tax deductible. **

CONSUMER LOANS

- Use to purchase cars, boats, RVs, and more.
- Available for varying lengths of time.
- Choose a fixed or variable rate.

LOAN SPECIALS

First Federal occasionally offers special financing packages or discounts on closing costs. Special offerings are dependent on market conditions and availability is not guaranteed. Contact a First Federal Loan Officer for details.

To make the process as convenient as possible, applications for consumer loans and credit cards can be completed on the First Federal Web site at www.ffbh.com.

Apply for a mortgage loan when it's convenient for you – our Web site <http://ffbh.mortgagewebcenter.com> serves as an Online Loan Officer and provides helpful resources and a user-friendly application. Approval on home loans may be granted as quickly as 15 minutes after completion of the application.

*Subject to specific qualification guidelines.
**Consult your financial advisor for details.



*Earn the highest interest rate for balances up to \$50,000. Earn competitive rate on balances over \$50,000 and in months that all qualifiers are not met.
**All ATM fees, including those charged by the bank that owns the ATM, up to \$25 per month, will be refunded in the months that all the qualifiers are met.