

# 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

# Contact Us

## LOCATE A LOAN OFFICER, REQUEST MORE INFORMATION OR APPLY ONLINE:

[www.ffbh.com](http://www.ffbh.com)

<http://ffbh.mortgagewebcenter.com>

email: [loansonline@ffbh.com](mailto:loansonline@ffbh.com)

## ACCOUNT INFORMATION CENTER

Toll Free 866-AIC-FFBH  
(866.242.3324)

Harrison area 870.365.8329

e-mail: [aic@ffbh.com](mailto:aic@ffbh.com)

## VoiceLine 24®

Toll Free 888-2 LINE 24 (888.254.6324)

Harrison area 870-391-CALL (2255)

# Loan Solutions



*Put your trust in our experience –  
we'll put our trust in you.*



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*Enjoy banking.*



# Loan Solutions to Meet Your Needs

Since 1934, Arkansans have trusted community-based First Federal Bank for their lending needs. Our knowledgeable and experienced Loan Officers will work to provide the best possible loan solutions and competitive rates. We will develop a relationship with you and will act as a trusted advisor throughout the loan process. In addition, our Loan Officers do not work on commission, so you can rest assured they will make recommendations that are in your best interest.

As with any big decision, it's important to get all the facts. We know that mortgages and consumer loans are more than just a payment. We also know that needs change and people have busy schedules. That's why we make it easy to contact us and apply for a loan. We provide online resources available at any time, and you can apply online for a loan when it's convenient. You can also come visit us – we want to be your financial institution for life.

## MORTGAGE LOANS

### FIXED RATE 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.
- Competitive rates.
- Interest may be tax deductible. \*\*

### ADJUSTABLE RATE MORTGAGE (ARM) LOANS

- Typically offers a lower payment and interest rate at the start of the loan than traditional 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 adjustment period and the life of the loan.
- Interest may be tax deductible. \*\*

### CONSTRUCTION-TO-PERMANENT LOANS

- Used primarily for building your dream home.
- Competitive rates.
- Same interest rate and one closing for both the construction loan and permanent loan.
- Pay closing costs once.
- Nine month construction period.
- Loan converted to permanent mortgage on last day of 9th month; interest on construction loan must be paid on that date.
- Maximum loan to value is 80% (based on cost of land plus cost of building home).
- Interest may be tax deductible. \*\*

Construction may not begin until construction loan is closed and First Federal gives approval. First Federal's appraiser will make inspections as each draw is requested; draw amount will be approved in accordance with construction loan agreement.

## SPECIALIZED FINANCING\*

Mortgage loan products tailored to a variety of needs, such as:

- First-time homebuyers.
- Investment property.
- Second homes.

## LOAN SPECIALS

First Federal occasionally offers special financing packages or discounts on closing costs. Contact a First Federal Loan Officer for details.

Availability of specials is dependent on market conditions and not guaranteed.

## 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 college expenses, home improvements, new cars or vacations.
- Competitive rates.
- 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.
- Competitive rates.

## LINE OF CREDIT CHECKING

- Easily access borrowed funds at any time by writing a check.†
- Interest accrues only on money spent, not on extended credit.
- As principal is paid, money is again available to be borrowed (up to credit limit).
- One-year term with fixed interest rate or three-year term with variable interest rate.
- Rate based on borrower's credit score.
- Secured or unsecured accounts available.\*
- Receive checks at time of account approval.
- Minimum \$2,000 credit limit.
- Minimum monthly payment of \$20 once account is accessed.
- No checking account fees.
- Competitive rates.
- Interest may be tax deductible. \*\*

†Checks may be written for any amount that does not exceed the line of credit's available balance.

## COMMERCIAL REAL ESTATE LOANS

- Use to purchase small office or retail properties.
- May use for multi-family projects, such as duplexes or apartments.
- One-, three-, and five-year balloon periods.
- Fixed or variable rates.
- Competitive rates.

## APPLY FOR A LOAN

To find the right loan for you, feel free to visit one of our convenient locations to speak with a knowledgeable Loan Officer.

For added convenience, you may apply for a mortgage loan online at any time. Our web site <https://ffbh.mortgagewebcenter.com/> serves as an Online Loan Officer and provides a user-friendly, secure application that does not take long to complete. Once the information is submitted, you will instantly receive notification on the status of your application.

Applications for consumer loans and credit cards can be completed on the First Federal Web site at [www.ffbh.com](http://www.ffbh.com).

To apply for a commercial real estate loan, please contact a Loan Officer or submit an inquiry form on the Web site.

## ONLINE MORTGAGE RESOURCES

Visit our online Mortgage Web Center at <http://ffbh.mortgagewebcenter.com> for a variety of resources, including a glossary, mortgage calculators, information on appraisals, and more.

## RATE WATCH

You don't have to monitor mortgage rates on a daily basis – let us do it for you. Sign up for Rate Watch online at <http://ffbh.mortgagewebcenter.com>, and you will receive an e-mail when interest rates reach your goal. If you prefer, Rate Watch will e-mail you rate information on a daily, weekly, or monthly basis for up to six months.

\*Subject to specific qualification guidelines.

\*\*Consult your financial advisor for details.

