

Eight Steps to Greater Financial Success.

"Financial success is a journey taken one step at a time in the proper direction."



Step 1 - The Right Checking Account at the Right Bank

Unlike most commercial banks, First Federal Bank is a mutual savings bank. That means we have no "owner" and no stockholders demanding higher and higher profits. Our customers mutually "own" the bank, so we answer to you.

It also means we are here to help you become more financially-successful. The first step on this journey is making sure you have the right checking account.

At First Federal we offer many different accounts to meet your needs, and our Personal Bankers will be happy to help you select the best one for you.

Step 2 - Start Emergency Savings

Our second step is helping you start an "emergency" savings account. The goal is to have \$1,000 set aside for unforeseen emergencies that come up.

Instead of reaching for credit cards, you will have the security the comes with paying cash for life's emergencies.

Step 3 - Credit Card Debt Reduction

We believe helping you pay off credit card debt is one of the most critical steps to greater financial success. Visit one of our Personal Bankers today for help planning a debt reduction strategy for your family.

Step 4 - Fully Fund Emergency Savings

Analyze your monthly living expenses and set aside 4 to 6 months' worth of liquid funds in a First Federal Performance Plus or Money Market account. This will give you an uncommon level of security and flexibility in the event of a job loss or reduction in income, and prevent you from having to rely on credit cards for daily needs.

Step 5 - Purchasing a Home

As a mutual savings bank, our mission is helping all of our customers achieve the "American Dream" of home ownership. We have been providing home financing to generations of families in the Kansas City area, and we look forward to helping you purchase your first home, last home and every home in-between!

Step 6 - Begin Retirement Savings

To provide financial security in later life, we will help you develop a plan to save 15% of your income. Talk to our Personal Bankers today about the range of Individual Retirement Account options available to you at First Federal Bank.

Step 7 - Begin a College Fund

We will help you identify a realistic strategy that fits both your family income and your financial plan. This strategy could include First Federal CDs/Savings, in-addition to scholarships or work/study grants your child earns through school.

Step 8 - Positioning for Retirement

At this stage it's time to complete your retirement savings. We will help you save your income to build wealth so you are positioned to enjoy a successful financial future.

We'll Be With You at Every Step

The path to financial success begins when you open a First Federal Checking account. We're here for you. We'll be right beside you every step of the way. And we'll celebrate with you as you achieve each step!

Visit us today and take the first step to a brighter financial future with a new checking account!



First Federal Bank

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