



Community Reinvestment Act

RETAIL BANKING PRODUCTS AND SERVICES

The Community Reinvestment Act (CRA) and its implementing regulation require financial institutions to include the following in its CRA Public File.

“A list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, mobile or online banking, loan production offices, and bank-at-work or mobile branch programs)”. (Refer to 12.CFR 345.43(a)(5))

RETAIL BANKING DEPOSIT PRODUCTS AND SERVICES

Checking Accounts

PRODUCT	MINIMUM OPENING BALANCE	MIN DAILY BALANCE TO AVOID MAINTENANCE SERVICE CHARGE	MONTHLY MAINTENANCE SERVICE CHARGE
First Free Checking	\$25	\$0	\$0
Premier Interest Checking	\$25	\$500 or direct deposit	\$5
Go Account ¹	\$25	\$0	\$0
Money Market	\$1,000	\$1,000	\$5
Premier Money Market ²	\$2,500	\$2,500	\$10
DBA Checking	\$100	\$0	\$0
Business Checking Error! Bookmark not defined.	\$100	\$0	\$0
Business Interest Checking Error! Bookmark not defined.	\$100	\$2,000	\$12
Business Money Market	\$2,500	\$2,500	\$10

Savings Accounts

PRODUCT	MINIMUM OPENING BALANCE	MIN DAILY BALANCE TO AVOID MAINTENANCE SERVICE CHARGE	MONTHLY MAINTENANCE SERVICE CHARGE
Statement Savings	\$200	\$200	\$3
First Savings Plus ²	\$50	\$50	\$3
Grow Savings ²	\$25	\$0	\$0
Minor Savings ³	\$25	\$0	\$0
Business Statement Savings	\$200	\$200	\$3

Certificates of Deposit - \$1000 minimum balance requirement

- 3 Months (interest compounds at maturity)

¹ This account does not allow check writing.

² This account is only available in combination with a new or existing checking account relationship.

³ This account has age limitations and additional ownership requirements, see Truth-In-Savings Disclosure for details.

- 6 Months (interest compounds at maturity)
- 1 – 5 Year Terms (interest compounds quarterly) – *IRA's also available in these terms*
- Ability to withdrawal interest earned at any time
- All terms are offered at a fixed rate
- 7-day grace period at maturity
- Certificate of Deposit Account Registry Service (CDARS) of IntraFi Network Program
- Insured Cash Sweep (ICS) of IntraFi Network Program
- Any term available for Consumer & Business Accounts

Treasury Management Services – see *Business Fee Schedule for more information*

- ACH Origination (ACH Payments & Collection)
- Digital Wires
- Merchant Services (Card Processing)
- Positive Pay (Fraud Prevention: Checks & ACH)
- Remote Deposit Capture (RDC)
- Mobile RDC (for smaller check volume)
- Sweeps (Target Balance, Zero Balance, Line of Credit)
- Digital Banking (Permissions, Users, Approvals)

Other Retail Banking Services

Please refer to the Common Features – Limits and Fees disclosure for a listing of the various other retail banking services available through First Federal Bank of Kansas City and their corresponding fees.

LENDING PRODUCTS AND SERVICES

Mortgage Lending

Generally, you can buy a home, refinance your home, improve your home, or build a home.

- Missouri Housing Development Commission (MHDC) – First Place Home Loan Program
- US Department of Agriculture
 - Rural Housing Service – Missouri Properties: Special assistance to low- and moderate-income individuals and families
 - Rural Development Loan – Kansas
 - Rural Development Single Family Housing Guaranteed Loan Program – Nationwide
- FFB “Better Together Home Loan Program”
- Construction Perm Home Building Loan
- Conventional – Home purchase and refinance (fixed-rate and adjustable-rate mortgages)
- Non-Conforming Jumbo Loans
- Federal Housing Administration (FHA) Loans
- Veteran’s Administration (VA) Loans
- Physician’s Home Loan Program
- Hometown Heroes Loan Program
- ITIN Loan Program
- Barndominium Construction Loan
- Swing (Bridge) & Blanket Loans

Other Consumer Lending

- Home Equity Lines of Credit
- Home Equity Installment Loan
- Credit Builder Loan
- Secured Title Loans (New and used vehicles, RVs, boats, motorcycles)
- Personal Loans

Business / Commercial Lending

- Commercial Real Estate (CRE) Loans
- Commercial & Industrial (C&I) Loans & Lines of Credit