



2018 Annual Report

**First Federal**  
BANK of KANSAS CITY

Better.  
Together



Blood  
Drive



# Serve One Another

Getting out of our offices and making things happen in the neighborhood is a big thing for us.



## By the numbers

We're a bank, so numbers are kind of our thing...

Employee Volunteer Hours	1,182
Total Employee Donations	\$18,500
Total Charitable Donations	\$186,000



Cleaning up neighborhoods in Clay County, MO



Our employees have funded two Veterans Community Project houses



Making Strides Against Breast Cancer : \$8,425 employee donations



Tending landscaping at Bethel cemetery in Kansas City, KS

## A sampling of organizations we're proud to support



RONALD McDONALD HOUSE CHARITIES\*



VETERANS COMMUNITY PROJECT



TAKING IT TO THE STREETS

For the past two years we have chosen TAKING IT TO THE STREETS as the beneficiary of our Annual Golf Benefit Tourney.

Together with our employees, friends and generous sponsors, we've raised over \$32,000! These funds allowed TAKING

IT TO THE STREETS to purchase a custom mobile kitchen, which they'll use to support first responders, disaster victims and the homeless in our community.



Scott Lamaster (in red), CEO of Taking it to the Streets



Our support allowed Taking It To The Streets to purchase this commercial-grade mobile kitchen.



# Never Stop Improving

We pulled together to make big things happen in 2018. Just a 'warm-up' for what's next in our mission to make banking even better for you in 2019....

## Key Bank Stats

For those keeping score...



Customer Households 16,000  
3.00% increase



Total Deposits 27,317 accounts  
\$496-million  
6.00% increase



Mortgages We Service 5,336 loans  
\$1.12-billion

That's "billion" with a B!  
And it's an all-time record  
for the bank.



Take a real-life tour of Wellbeingville at our banking center in Leawood, KS



Our remodeled Leawood location at 8000 State Line Road



# Have Fun Together

"Those bankers are the wildest people I know," said No One Ever! We aren't "party animals," but we do have fun while making a positive impact around Kansas City.



Spreading Christmas joy with families served by Baby Grace Ministries at EPIC Church, Independence, MO



We welcomed 140 golfers to our 2nd Annual Golf Benefit



Volunteering at the annual Band of Angels Gala



Avast, ye! The North K.C. Team passing out candy at our first ever Trunk-or-Treat in Independence, MO, it be!



Making blankets for patients at Children's Mercy Hospital over the holidays

# Prosperity and a home for all



James G. - Customer & Homeowner



Sara B., her husband and their brand new home!

"From start to finish our process was EASY! [Our loan officer] was so responsive, at one point I even told him it was OK to wait to respond until the next business day!"

- Sara B., January, 2019

Our mission is simple – helping people build a better financial future. As a mutual bank, helping individuals and families buy homes has been in our DNA for over a century.

We don't have an owner or any stockholders. All profits are re-invested into making home loans and building reserves for the future. Our no-nonsense approach to banking has helped us become one of the largest mutually-owned banks in the Midwest, with more than \$800 million in assets and over 30,000 customers across the United States.

## A message from the Chairman

2018 was an exciting year at First Federal Bank of Kansas City! We continue to build on a strong legacy as a mutually-owned community bank, reflecting 84 years of helping our customers build better financial futures. That focus fueled our growth ending the year with over \$800 Million in total assets and one of the strongest capital positions of any financial institution in the Midwest.

At First Federal, one of our proofs of value is giving back to the communities we serve. We are blessed to have over 190 employees with hearts for service, willing to volunteer and make the communities we serve stronger through a wide variety of events. Their dedication to service makes First Federal Bank one of the greatest places to work – and bank!

Part of the service our bankers provide is helping individuals and families build better financial futures. We were excited to give our bankers and customers a new re-imagined space to do this in with the remodel of our location at 8000 State Line. I would encourage you to stop by, take a tour and be introduced to "Wellbeingville."

You can learn more about "Wellbeingville" and how to prosper at [ffbkc.com/learn](http://ffbkc.com/learn), or by visiting any of our other ten banking centers in the metropolitan area.

Our vision at First Federal Bank is prosperity and a home for all, working together we can accomplish it. We truly are better together!



Source: Kansas City Business Journal, KC's five strongest midsize banks, by James Dornbrook, March 21, 2018

My sincere thanks and gratitude to each member of our staff and you, our customers, for placing your trust in First Federal Bank.

Best Wishes,

*Clarence J. Zupelt*



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