

This Deposit Rates schedule ("Rate Schedule") contains the current terms, conditions and rates applicable to your checking, savings, money market, and certificate of deposit ("CD") account(s) at First Federal Bank of Kansas City. We may offer other rates or amend the rates contained herein from time to time. The Rate Schedule is part of your account agreement with First Federal Bank of Kansas City. The rates appearing below are accurate as of the effective date and are subject to change without notice.

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 Minimum Balance to Earn Annual Percentage Yield (APY)
 

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**Business Interest Checking^^**

<u>Minimum to Open</u>		<u>\$0-\$999.99</u>	<u>\$1,000-\$2,499.99</u>	<u>\$2,500-\$4,999.99</u>	<u>\$5,000 - \$9,999.99</u>	<u>\$10,000 &amp; over</u>
\$100	Interest Rate	0.05%	0.05%	0.05%	0.05%	0.10%
	APY	0.05%	0.05%	0.05%	0.05%	0.10%

**Business Money Market^^**

<u>Minimum to Open</u>		<u>\$0.00-\$24,999.99</u>	<u>\$25,000.00-\$99,999.99</u>	<u>\$100,000 &amp; over</u>
\$2,500	Interest Rate	0.10%	0.15%	0.35%
	APY	0.10%	0.15%	0.35%

**Business Statement Savings ^^**

<u>Minimum to Open</u>		<u>\$0-\$999.99</u>	<u>\$1,000 &amp; Over</u>
\$200	Interest Rate	0.10%	0.15%
	APY	0.10%	0.15%

**Certificates of Deposit**

<u>Minimum to Open</u>		<u>\$1,000 &amp; over</u>	<u>Minimum to Earn APY</u>
\$1,000	Interest Rate	APY	
6 Month CD	2.00%	2.01%	\$1,000
12 Month CD	2.00%	2.02%	\$1,000
18 Month CD	2.00%	2.02%	\$1,000
24 Month CD	2.00%	2.02%	\$1,000
30 Month CD	2.00%	2.02%	\$1,000
36 Month CD	3.21%	3.25%	\$1,000
48 Month CD	3.06%	3.10%	\$1,000
60 Month CD	2.970%	3.00%	\$1,000

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