

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.

		Minimum Balance to Earn Annual Percentage Yield (APY)					
Premier Money Market ^^							
<u>Minimum to Open</u>		<u>\$0-\$24,999.99</u>	<u>\$25,000-\$49,999.99</u>	<u>\$50,000-\$99,999.99</u>	<u>\$100,000 & \$249,999.99</u>	<u>\$250,000 & Over</u>	
\$2,500	Interest Rate	0.50%	0.60%	0.75%	0.80%	1.00%	
	APY	0.50%	0.60%	0.75%	0.80%	1.00%	
Money Market ^^							
<u>Minimum to Open</u>		<u>\$0.00-\$4,999.99</u>	<u>\$5,000-\$9,999.99</u>	<u>\$10,000-\$24,999.99</u>	<u>\$25,000 - \$49,999.99</u>	<u>\$50,000 - \$99,999.99</u>	<u>\$100,000 & Over</u>
\$1,000	Interest Rate	0.10%	0.10%	0.10%	0.15%	0.15%	0.25%
	APY	0.10%	0.10%	0.10%	0.15%	0.15%	0.25%
Statement Savings ^^							
<u>Minimum to Open</u>		<u>\$0-\$999.99</u>	<u>\$1,000 & Over</u>				
\$200	Interest Rate	0.10%	0.15%				
	APY	0.10%	0.15%				
Minor Savings ^^							
<u>Minimum to Open</u>		<u>\$0-\$999.99</u>	<u>\$1,000 & Over</u>				
\$25	Interest Rate	0.10%	0.15%				
	APY	0.10%	0.15%				
IRA Savings^^							
<u>Minimum to Open</u>		<u>\$0-\$999.99</u>	<u>\$1,000 & Over</u>				
\$100	Interest Rate	0.20%	0.20%				
	APY	0.20%	0.20%				
First Savings Plus ^^							
<u>Minimum to Open</u>		<u>\$0-\$999.99</u>	<u>\$1000 & Over</u>				
\$50	Interest Rate	0.10%	0.20%				
	APY	0.10%	0.20%				
Grow Savings ^^*							
<u>Minimum to Open</u>		<u>\$0-\$2499.99</u>	<u>\$2500.00 & Over</u>				
\$25	Interest Rate	5.13%	0.10%				
	APY	5.25%	0.23% to 5.25%				
Premier Interest Checking ^^							
<u>Minimum to Open</u>		<u>\$0-\$4,999.99</u>	<u>\$5000-\$24,999.99</u>	<u>\$25,000 & Over</u>			
\$25	Interest Rate	0.10%	0.15%	0.20%			
	APY	0.10%	0.15%	0.20%			
Certificates of Deposit							
<u>Minimum to Open</u>		<u>\$1,000 & 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	2.97%	3.00%	\$1,000				