

WELCOME



First Federal
BANK of KANSAS CITY

Better.
Together.

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KEY FACTS ABOUT FIRST FEDERAL

as of June 1st, 2016

Total Assets	\$669 million
Total Customer Deposits	\$465 million
Banking Center Locations	11
Employees	183
Customers	22,000 +
President & CEO	J.R. Buckner
Kansas Market President	Richard Merker
Chairman of the Board	Clarence Zugelter
Year Founded (First Federal Bank)	1934
Year Founded (Inter-State Federal)	1889

J.R. Buckner, President & CEO
Clarence Zugelter, Chairman



WHAT WE BELIEVE

At First Federal Bank of Kansas City, we believe no matter how much money someone makes or where they live, they can create a better financial future – for themselves, their family and the peoples’ lives they touch. We have an extraordinary opportunity to help them on their journey.

Every day we wake up focused on guiding people down the path that leads to greater financial success. Starting with a strategy and savings. Building towards the home of their dreams. With them every step of the way.

Because at First Federal, our purpose is bigger than profit. It’s about giving back to the people and communities we serve.

So we can all prosper – *together*.



October, 2015

First Federal employees, family and breast cancer survivors participated in the Race for the Cure to benefit the American Cancer Society.

WELCOME TO OUR FAMILY



It is my honor and privilege to welcome you into the First Federal Bank of Kansas City family! Thank you for your business.

I am blessed to lead an extraordinary team of community bankers throughout the Greater Kansas City area, focused on a common mission: *Helping the people and communities we serve build a better financial future.*

It’s fair to ask “So, what does that mean for me, as an Inter-State Federal customer?”

Quite simply, it means you will continue to have the same team of dedicated bankers serving you at our banking centers in Kansas.

Plus, you’ll have even more locations on the Missouri side and access to a whole range of new services, including Mobile Banking & Deposit, Free MasterCard Debit Cards, and Free ATMs nationwide. You can also take advantage of our **Kasasa** Checking & Savings accounts that reward you for banking with us!

This booklet will guide you through the transition from Inter-State Federal to First Federal Bank of Kansas City. We have done our best to make it comprehensive and easy-

to-read. However, you may still have some questions about your accounts.

Feel free to contact us at 816.241.7800 during business hours, or stop by any one of our 11 area banking centers and our community banking team will be happy to assist you.

Again, thank you for your business and welcome to First Federal Bank!

J.R. Buckner
President & CEO

OUR MISSION

Help the people and communities we serve build a better financial future.

OUR VISION

Prosperity and a home for all.

OUR VALUES

Help one another.

Never stop improving.

Lead by example.

Own your work.

Have fun together.

ACCOUNT TRANSITION GUIDE

We want to make the transition from your Inter-State Federal account to your new First Federal account as easy as possible. Here is a guide to show you what your accounts will be starting Monday, October 31st, 2016:

Your Accounts Now

CHECKING ACCOUNTS

Personal Investment Account
 Non-Personal Investment Account
 Unlimited Checking
 (With a year-to-date average balance of \$400 or more)
 Unlimited Checking
 (with a year-to-date average balance less than \$400)

>>>

Your Accounts on 10/31/2016

Personal Money Market Account
 Business Money Market Account
 Elite Interest Checking
 First Step Checking

IRA / SAVINGS ACCOUNTS

Traditional IRA Savings
 Passbook Savings
 (with **no** direct deposits)
 Passbook Savings
 (with direct deposits)

>>>

Traditional IRA Savings
 Passbook Savings
 Statement Savings

CERTIFICATES OF DEPOSIT

All CDs with maturity dates on or after 10/31/2016 will convert to a new First Federal Bank CD at maturity, with the same term. (You will have a 7 calendar day withdrawal grace period.) Your CDs will renew at the prevailing rates and interest will be compounded quarterly. Visit ffbk.com for current rates.

YOUR FIRST FEDERAL ACCOUNTS

Here are descriptions of your new First Federal accounts. You'll find new features you can add to your accounts listed on Page 8. Plus, you'll be able to convert your checking account to **Kasasa**® Free Checking beginning October 31st, 2016! See Page 9 for details.

PERSONAL & BUSINESS MONEY MARKET ACCOUNTS

Earns Money Market Rates - check rates at ffbk.com

Make up to six withdrawals per statement cycle*

Free e-Statements with Check images** Personal: Sent after the first of the month, Business: Sent at the end of the month

Monthly service charge (\$5) waived with a \$1,000 min. daily balance

ELITE INTEREST CHECKING

No minimum balance

Courtesy Overdraft and Savings Transfer Protection Available

Free e-Statements with Check images** sent after the first of the month

Competitive Interest Rates - check rates at ffbk.com

FIRST STEP CHECKING

Free e-Statements with Check images** sent after the first of the month

No minimum balance

Courtesy Overdraft and Savings Transfer Protection Available

*You can make up to six pre-authorized withdrawals and/or checks per statement cycle.
 **You will receive paper statements at no charge through December 31st, 2016, and then \$3 per month thereafter, unless you enroll for e-Statements. The paper statement fee can be waived based on your entire banking relationship. Visit us for details.

FIRST FEDERAL ACCOUNTS, continued

STATEMENT SAVINGS

Interest compounds monthly

Free Online Banking & Mobile Banking access

Monthly \$3 fee waived with a min. daily balance of \$200

Make up to six withdrawals per statement cycle[^]

IRA SAVINGS

A convenient way to build savings in a Traditional, Roth or Coverdell Education Savings plan. You'll earn a competitive long-term interest rate and interest is compounded monthly.

PASSBOOK SAVINGS (for existing Passbook accounts only)

A great option for those who have no direct deposits/electronic transactions and prefer a traditional passbook, rather than monthly statements. Interest compounds monthly and you can access account information for free through Online Banking.



April, 2016

First Federal employees prepare refreshments for participants in the Peace Walk at the Sprint Campus

[^]You can make up to six withdrawals or debits per statement cycle. Additional withdrawals per statement cycle are \$1 each.

NEW SERVICES YOU CAN ADD

Adding these new services to your checking or savings account is easy – simply visit a banking center near you and we'll take care of the rest!

FREE MASTERCARD® DEBIT CARDS



Use your Debit Card wherever MasterCard is accepted to make purchases, get cash back or make ATM withdrawals from your checking account.

ONLINE BANKING & e-STATEMENTS



Access your account data from home, pay bills and view, print & download your account statements. You can also set up alerts to email you with account updates, like deposits or account balance levels.

FREE MOBILE BANKING & DEPOSIT



Check balances, transfer funds, pay bills and make deposits from your smart phone or tablet with our FREE app. You'll need to enroll in Online Banking to access Mobile Banking.

FIRST INFO LINE - 888.781.4092

Check your accounts on-the-go by calling our 24-Hour Automated Account Information System.

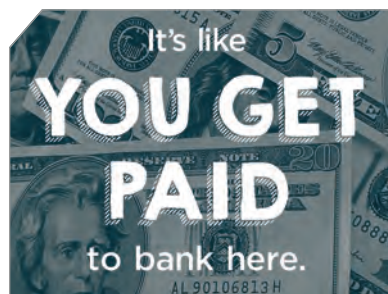
UPGRADE TO KASASA®

Kasasa is FREE Checking that pays you for banking with us. You can earn cash back, high interest or rewards from iTunes, Amazon or GooglePlay. Check out your options and visit us to convert your existing account or open a new Kasasa Free Checking Account!

Account	Rewards [§]
KASASA CASH®	2.50% APY* on balances up to \$25,000 (0.20% APY above \$25,000) and nationwide ATM refunds up to \$25 per qualification cycle
KASASA CASH BACK®	2.50% cash back** on all debit card purchases up to \$400 spent per cycle and nationwide ATM refunds up to \$25 per qualification cycle
KASASA TUNES®	Earn up to \$10 in refunds*** for iTunes, GooglePlay or Amazon purchases per cycle, and a \$15 bonus for opening a new account and nationwide ATM refunds up to \$25 per cycle
KASASA SAVER® <small>A Savings Account you link to a Cash or Cash Back account</small>	1.00% APY‡ on balances up to \$25,000 (0.20% APY above \$25,000)

QUALIFYING FOR YOUR REWARDS IS EASY:

- 1) Make at least 12 Debit Card purchases that post and settle during the monthly qualification cycle
- 2) Log-in at least once per cycle to either Online or Mobile Banking
- 3) Receive e-Statements



[§]See Pages 21-22 for Kasasa Account Disclosures, terms and conditions.

KASASA FAQs

What happens if I don't qualify one month? No worries!

Just try again next month! Your account is still free and there's never a monthly service charge.

What else comes with Kasasa Free Checking?

Every Kasasa Free Checking account includes the convenient services you need to manage your money, including:

Free MasterCard® Debit Card

No Minimum Balance Requirement

Free Online and Mobile Banking

Free ATMs Nationwide in the MoneyPass® network



Free Online Bill Payment

Upgrade to Kasasa today!

All of us at First Federal Bank are pleased to offer these free checking options with market-leading rewards. If you're "ready to Kasasa," visit one of our banking center locations to upgrade your checking account today!

Ask for **Kasasa®**

MERGER FAQs > DEPOSITS

Here are answers to some of the “big” questions you probably have. If you have any other questions about your accounts, feel free to contact us directly at [816.245.4225](tel:816.245.4225).

Is there anything I need to do to get ready for the merger?

If you have a checking account: Stop using your old Inter-State Federal checks on Monday, October 31st, 2016. You will receive new First Federal Bank checks shortly before the merger date.

If you have any direct deposits or debits (withdrawals): Update the routing number for any direct deposits or debits you have set up. **Your New Routing Number is 301071592.** Your account number will not change.



This is where your routing number appears on your checks.

What will my account at Inter-State Federal become at First Federal Bank, and when will that happen?

Take a look at Page 5 in this guide to see what your existing account will convert to on Monday, October 31st, 2016. Also, check out Page 9 to learn more about the **Kasasa** account options that will be available to you!

MERGER FAQs > DEPOSITS, continued

Will any of my account numbers change?

No, but you will have to update the routing number information for any direct deposits or debits you currently have set up on your account. **The Routing Number is 301071592.** Please update this no later than January 31st, 2017 to ensure your electronic transactions process correctly.

If I have a checking or money market account, will I get new checks?

Yes, you will receive a free supply of checks just prior to the merger date of Monday, October 31st, 2016. Please begin using them on that date and destroy your old Inter-State Federal Checks, or bring them to any banking center and we'll shred them for you.

When can I visit First Federal Bank locations to transact business?

You will be able to access all First Federal products and services at our Kansas & Missouri locations beginning Monday, October 31st, 2016.



May, 2016

A team of bank employees tended landscaping and beautified Lee's Summit Historical Cemetery for the Memorial Day holiday.

MERGER FAQs > DEPOSITS, continued

What about debit cards, online banking and mobile banking?

Debit Cards, Online and Mobile Banking enrollment and access will also begin on Monday, October 31st. Visit any banking center on or after this date to set up these new features.

Will the delivery time of my account statements change?

Here are the statement cycles for First Federal Bank accounts:

<i>Statement Cycle Cutoff</i>	<i>Accounts</i>
First of the Month	First Step Checking, Elite Interest and Personal Money Market Accounts
End of the Month	Business Money Market Accounts
Third Wednesday of the Month	All Kasasa Accounts

Your statements will arrive approximately 10 business days after these cutoff dates.

Is the daily business “cutoff” time changing?

We don’t have a daily cutoff time after which deposits or withdrawals are “next day’s business.” We post all transactions at the time they are received.

Does First Federal Bank process transactions differently?

Yes, First Federal Bank processes all transactions in the order they are received (we do credit electronic deposits before electronic withdrawals on each business day.) We encourage you to keep careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

MERGER FAQs > DEPOSITS, continued

What happens to my FDIC insurance coverage if I have accounts at both Inter-State Federal & First Federal Bank?

FDIC insurance coverage rules allow for a six-month grace period from the date of our legal merger, which was Sunday, May 1st, 2016. If you have accounts at both banks, you should have received a letter from us explaining FDIC deposit insurance in more detail. You can also visit www.fdic.gov/edie for more information.

Are the hours changing at the Kansas banking centers?

Yes, we are expanding the hours to make banking more convenient for you:

<i>Location</i>	<i>Lobby Hours</i>	<i>Drive-Up Hours</i>
<i>Downtown KCK 711 Minnesota Ave.</i>	<i>9 am to 5 pm, Monday–Friday</i>	<i>n/a</i>
<i>West KCK 1919 N. 78th St.</i>	<i>9 am to 5 pm, Monday–Friday 9 am to 12 pm, Saturday</i>	<i>8 am to 6 pm, Monday–Friday 8 am to 12 pm, Saturday</i>
<i>Bonner Springs 132 Oak St.</i>	<i>9 am to 5 pm, Monday–Friday 9 am to 12 pm, Saturday</i>	<i>n/a</i>
<i>Overland Park 8629 Metcalf Ave.</i>	<i>9 am to 5 pm, Monday–Friday 9 am to 12 pm, Saturday</i>	<i>8 am to 6 pm, Monday–Friday 8 am to 12 pm, Saturday</i>
<i>Leawood 8000 State Line</i>	<i>9 am to 5 pm, Monday–Friday 9 am to 12 pm, Saturday</i>	<i>8 am to 6 pm, Monday–Friday 8 am to 12 pm, Saturday</i>

What are the advantages of being a customer of First Federal Bank?

You’ll find a wide range of accounts, loans and services, including Online & Mobile Banking and instant-issue debit cards. We’re also dedicated to helping our customers achieve the dream of homeownership, specializing in home loan solutions to help you buy or refinance your first home, your last home, and every home in between.

MERGER FAQs > LOANS

[I have a loan with Inter-State Federal Savings. Is anything going to change with my loan?](#)

Your loan will continue with the same terms and interest rate at First Federal Bank. Instead of receiving monthly billing statements, you will receive a loan coupon book. Simply remove the coupon that corresponds to your schedule and send it in with your payment.

You will receive your last monthly billing from Inter-State Federal in late October for your November payment. You will receive your new coupon book by late November, just in time for your December payment.

[Can I set up automatic loan payments?](#)

Yes, you can! Download and complete our Automatic Loan Payment form at www.ffbkc.com/autopay. Send it to us with a voided check from the account you want to use for your payments.

You can also visit any banking center location, beginning Monday, October 31st, 2016, or call our Loan Customer Support Team at 816.245.4203.

[Will I be able to access my loan details through Online Banking?](#)

Yes. Visit any banking center on or after Monday, October 31st, 2016 to set up online access or call our Loan Customer Support Team at 816.245.4203.

CUSTOMER SUPPORT TEAMS

DEPOSIT OPERATIONS & ONLINE BANKING TEAM

HOURS: 9 am to 4:30 pm, CST, Monday – Friday

PHONE: 816.245.4225

EMAIL: depositquestion@ffbkc.com

24-HOUR

INFO LINE: 888.781.4092

LOAN CUSTOMER SUPPORT TEAM

HOURS: 9 am to 4:30 pm, CST, Monday – Friday

PHONE: 816.245.4203

EMAIL: loanquestion@ffbkc.com

GENERAL QUESTIONS & ASSISTANCE

WEB: www.ffbkc.com/contact

EMAIL: firstfed@ffbkc.com



March, 2016

Our bank helped fund a new home for a family in Kansas City, KS in partnership with Habitat for Humanity of Kansas City.

SERVICE FEE SCHEDULE

Effective October 10th, 2016

ACCOUNT FEES

Statements:	
E-Statement (via Internet Banking)	Free
Paper Statement (via mail)	\$3 per cycle
Dormant Fee on accounts with no deposit, withdrawal or transfer activity:	
Checking – 1 year	\$7.50 per mo.
Savings – 2 years	\$7.50 per mo.
Money Market Excess Transactions	\$10 per mo. (up to 6 free per month)
Savings Account Excess Transactions	\$1 each (up to 6 free per month)
Funds Transfers:	
Internet Banking	Free
Telephone (24-Hour Automated Line)	Free
Insufficient Funds/Overdraft/Returned/Uncollected/Account Closed, Checks, ACH, Point of Sale, ATM and Bill Payments:	
Item Paid (Over \$5.00)	\$35
Item Returned (Over \$5.00)	\$35
Consecutive Days Overdrawn	\$5 per day
Overdraft Protection Transaction (transfer from savings account)	\$10
Passbook/CD Replacement Charge	\$5
For Business Accounts Only:	
Pre-inked endorsement stamp	\$14 min., or actual cost

ATM & DEBIT CARD FEES

First Federal & MoneyPass ATMs	Free
Non First Federal ATMs (May be subject to other bank service charges)	
Withdrawals and Balance Inquiries	\$2
Card Replacement	\$7.50
Pin Reissues	\$5
Foreign Country Transactions	up to 1%

BANK SERVICES

Deposit Verification of Payment	\$10
Guaranteed Signature	\$10
Notary Services:	
First Federal Customers	Free
Non-Customers	\$2 per signature

Research	\$25 per hour, \$5 minimum
Statement Balancing	\$25 per hour, \$5 minimum
Abandoned Account Research	\$25

CHECKS

Alien Media Reject Fee	\$5 per check
Cashier Checks	\$5
Check Printing (Fee depends on style of check)	
Counter Check (per sheet)	\$2
Money Orders	\$2
On-Us Check Cashing (non-customers):	1% of check, \$10 max.
Return Deposited Item:	
Charge-Back	\$10
Re-Clear	\$11

LOAN SERVICING FEES

Loan Document Copies (per request)	\$5
Faxed Payoff Report	\$15
Loan Payment Returned (NSF)	\$35

MISCELLANEOUS FEES

Coin Sorting and Counting (available at Missouri locations only):	
First \$30	Free
Amounts over \$30	10% of amount over \$30
Minor Accounts	Free
Collections:	
Account (overdrawn closed)	\$35
Checks, Drafts & Foreign Items (min.+ actual costs)	\$35 to \$95
Canadian checks or drafts	\$22
Copies:	
Balance History	\$1
Check (Paid, Deposited)	\$2
Statement	\$5
1098 and/or 1099	\$5
Debit Card receipts	\$15
Other	\$2 minimum
Additional Pages over 4	\$0.25 per Page
Fax (in or out – per Page):	\$5
Garnishment/Levy Processing:	\$75
Night Deposit:	
Locking Depository Bag	\$25
Zipper Depository Bag	\$5
Key Replacement	\$5
Stop Payments and Renewals (Checks, ACH, Money Orders, Bill Payments)	\$35

WIRE TRANSFERS

Incoming Wire	\$15
Outgoing Wire	\$25

PRIVACY POLICY

Rev. 11/2015

FACTS		WHAT DOES First Federal Bank of Kansas City DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Overdraft History ■ Payment History and Account Balances ■ Credit Scores and Checking Account Information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Federal Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information	Does First Federal Bank share?	Can you limit this sharing?	
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	
For our marketing purposes— to offer our products and services to you	Yes	No	
For joint marketing with other financial companies	No	No	
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No	
For our affiliates' everyday business purposes— information about your creditworthiness	No	No	
For nonaffiliates to market to you	No	No	
Questions?	Call 816-245-4225 or go to www.ffbk.com		

Who We Are	
Who is providing this notice?	First Federal Bank of Kansas City PO Box 419194, Kansas City, MO 64141-6194
What We Do	
How does First Federal Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We use other physical & procedural safeguards to protect information and limit access to employees for whom access is appropriate
How does First Federal Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or Apply for financing ■ Pay your bills or Give us your contact information ■ Make a wire transfer We also collect your personal information from other, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ First Federal Bank of Kansas City has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Non-affiliates we share with can include direct marketing/mail companies, mortgage companies, insurance companies and title companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ First Federal Bank of Kansas City does not jointly market.
Other Important Information	

KASASA DISCLOSURES

**KASASA CASH DISCLOSURES: Account transactions and activities may take one or more Business Days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account rewards. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle.*

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ins and other requirements apply. Enrollment in online banking, receipt of electronic statements and transacting at least 12 debit card purchases per Qualification Cycle are conditions of this account. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ins may be required to meet some of the account's qualifications. Limit one account per social security number. There are no recurring monthly service charges or fees to open or close any Kasasa account. Contact a First Federal Bank service representative for additional information, details, restrictions, processing limitations and enrollment instructions.

**APY = Annual Percentage Yield. Accurate as of 9/1/2016. When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, balances up to \$25,000 receive APY of 2.50%; and balances over \$25,000 earn 0.20% interest rate on the portion of balance over \$25,000, resulting in a range from 2.50% to 0.66% APY depending on the account's balance and you will receive reimbursements up to \$25 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. When the associated Kasasa Cash checking account qualifications are not met, ATM fees are not refunded and all balances in your Kasasa Cash account earn 0.05% APY. ATM fee reimbursements will be credited to your Kasasa account on the last day of Statement Cycle. \$25.00 minimum deposit is required to open the account.*

***KASASA CASH BACK DISCLOSURES: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.50% cash back on up to a total of \$400.00 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$10.00 cash back may be earned per Monthly Qualification Cycle. You will also receive reimbursements of up to \$25 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. When Kasasa Cash Back qualifications are not met, no cash back rewards are paid and ATM fees are not refunded. Cash back rewards and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the statement cycle. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ins and other requirements apply. \$25.00 minimum deposit is required to open the account.*

****KASASA TUNES DISCLOSURES: When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: you will earn up to an aggregate total of \$10.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your First Federal Bank Kasasa Tunes debit card and must post and settle to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends. When Kasasa Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases are not refunded. iTunes, Amazon.com, Google Play refunds will be credited to your account on the last day of the statement cycle in which these purchases post and settle to your account. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ins and other requirements apply. \$25.00 minimum deposit is required to open the account. iTunes is a registered trademark of Apple, Inc. Amazon is a registered trademark of Amazon.com. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com and Google, Inc. are not participants in or sponsors of this program.*

‡KASASA SAVER DISCLOSURES: APY = Annual Percentage Yield. APYs accurate as of 9/1/2016. When your Kasasa Cash or Cash Back account qualifications are met during a Monthly Qualification Cycle, (1) Balances in your Kasasa Saver up to \$25,000 receive APY of 1.00% and balances over \$25,000 earn 0.20% interest rate on the portion of balance over \$25,000, resulting in a range from 1.00% to 0.36% APY depending on the account's balance and (2) you will receive reimbursements up to \$25 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified Interest or cash back payments and ATM fee reimbursements from your linked Kasasa Cash or Cash Back account will be credited to your Kasasa Saver Account on the last day of statement cycle. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25 minimum deposit is required to open the account. Enrollment in online banking, receipt of electronic statements and transacting at least 12 debit card purchases are conditions of this account. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit 1 accounts per social security number. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. There are no recurring monthly service charges or fees to open or close this account. Contact a First Federal Bank service representative for additional information, details, restrictions, processing limitations and enrollment instructions.

KANSAS LOCATIONS:

Kansas City, KS – Downtown
711 Minnesota Ave. | 913.233.6100

Kansas City, KS – West
1919 N. 78th St. | 913.233.6130

Bonner Springs
132 Oak St. | 913.233.6150

Overland Park
8629 Metcalf Ave. | 913.233.6170

Overland Park – Home Loan Center
7285 W. 132nd St., Suite 100 | 913.492.5555

Leawood
8000 State Line Rd. | 913.233.6190

MISSOURI LOCATIONS:

North Kansas City
1200 Armour Road | 816.221.6985

Independence – Blue Ridge
4227 Blue Ridge Blvd. | 816.356.2172

Independence – Noland Rd
3500 Noland Rd. | 816.254.2225

Raytown
9330 E. Gregory Blvd. | 816.356.6400

Zona Rosa
8308 N.W. Prairie View Rd. | 816.741.9000

Lee's Summit
1255 S.E. Oldham Pkwy. | 816.524.3333
Home Loans: 816.525.5626



First Federal
BANK of KANSAS CITY

816.241.7800 | www.ffbkc.com