

Home Equity

Prime -1.02%

4.23%^{*}

APR

Line of Credit

For More Details Contact Lin Schaefer

At 440-327-1311 or

440-235-7154



FIRST FEDERAL LAKEWOOD

FFL.net



We've Been Here. We'll Be Here.

*4.23% APR (Annual Percentage Rate) adjusts based on First Federal's prime rate (currently 5.25% APR). The 4.23% rate equals prime rate -1.02%. Loan to value (LTV) of 89.9% or less. Loan balance must be \$50,000 or more to obtain stated APR. Rate effective 3/20/2008, may change without notice. Loan is subject to credit approval. Prepayment penalty of \$250 may apply for loans closed before 5 year anniversary. Non-user fee of \$35 charged when average monthly balance is less than \$1,000 at any time during 12 months prior to anniversary date of loan. Homeowners insurance required. An appraisal may be required for certain loans. See branch for details.