

Owner Occupied Adjustable Rates

Index for ARMs is the National Average Contract Rate. At January 26, 2012 the index was 4.15%
 Loans with down payment less than 20% are subject to Private Mortgage Insurance; Borrower pays premiums
 The APRs quoted assume that the property is in Franklin County. Location, term, and loan type may slightly affect the APR. Please ask for a specific APR for a particular loan.
 Sample payment for Adjustable Rate Loans reflect relevant payment streams based on the current index.
 Sample payment is based on a loan amount of \$100,000, unless otherwise indicated.
 For a more relevant example to your situation multiply your loan amount by its percentage of \$100,000.
 For example, if you would like a \$60,000 loan and the sample payment is \$615.72, multiply \$615.72 by 60%
 Margins are 0% unless otherwise noted There are no Prepayment Penalties

All quotes are for Purchases Only/APR Based on \$100,000 and 30-Year Term unless otherwise noted

Three-Year Adjustable Rate (Owner-Occupied/30-Year Maximum)*

4.625% Interest Rate

4.26% A.P.R.

20% Minimum Down Payment	Sample Payment	
Closing Costs: \$549 In Franklin County; \$624 out of county	Stream 1: 36 payments at	\$514.14
	Stream 2: 324 payments at	\$488.19

Escrow Account Required
 1% per year Rate Change Limit *Financing Available Up to 95% LTV. Call for more information.*
 5% lifetime Rate Ceiling **Terms available up to 40 years for LTVs of 90% and less*
 1/2% Lifetime Rate Floor

Five-Year Adjustable Rate (Owner-Occupied/30-Year Maximum Term)*

5.00% Interest Rate

4.47% A.P.R.

20% Minimum Down Payment	Sample Payment	
Closing Costs: \$549 In Franklin County; \$624 out of county	Stream 1: 60 payments at	\$536.82
	Stream 2: 300 payments at	\$492.34

Escrow Account Required
 1% per year Rate Change Limit *Financing Available Up to 95% LTV. Call for more information.*
 5% lifetime Rate Ceiling **Terms available up to 40 years for LTVs of 90% and less*
 1/2% Lifetime Rate Floor

Seven-Year Adjustable Rate (Owner-Occupied/30-Year Maximum Term)*

5.375% Interest Rate

4.75% A.P.R.

20% Minimum Down Payment	Sample Payment	
Closing Costs: \$549 In Franklin County; \$624 out of county	Stream 1: 84 payments at	\$559.97
	Stream 2: 276 payments at	\$498.76

Escrow Account Required
 1% per year Rate Change Limit *Financing Available Up to 95% LTV. Call for more information.*
 5% lifetime Rate Ceiling **Terms available up to 40 years for LTVs of 90% and less*
 1/2% Lifetime Rate Floor

Home Equity Line of Credit

3.25% Interest Rate	5.25% Interest Rate	
3.25% A.P.R.	5.25% A.P.R.	<i>Call for closing cost information;</i>
Loan to Value Ratios up to 80%	Loan to Value Ratios up to 90%	<i>Existing First Federal borrowers</i>
Rate adjusts to the prime rate	Rate adjusts to the prime rate + 2%	<i>usually pay no fees.</i>
Monthly pmt is 2% of principal balance	Monthly pmt is 2% of principal balance	
10-year Term	10-year Term	

Fixed Rate Second Mortgage

6.00% Interest Rate	8.00% Interest Rate	
6.03% A.P.R.	8.03% A.P.R.	<i>Call for closing cost information;</i>
Loan to Value Ratios up to 80%	Loan to Value Ratios up to 90%	
Terms up to 20 years	Terms up to 10 years	
Payment of \$111.02 for 120 months based on \$10,000 loan amount	Payment of \$121.33 for 120 months based on \$10,000 loan amount	



Loans available for refinances and home equity lines of credit

All Annual Percentage Rates, Interest Rates, and Terms Subject to Change

First Federal is an Equal Housing Lender

First Federal Savings Bank

223-1638

P.O. Box 535/216 West Main Street/Frankfort, KY 40602

1-888-818-3372

This sheet is effective as of 01/26/2012

Owner Occupied Fixed Rates

Loans with down payment less than 20% are subject to Private Mortgage Insurance; Borrower pays premiums

The APRs quoted assume that the property is in Franklin County. Location, term, and loan type may slightly affect the APR. Please ask for a specific APR for a particular loan.

The following loans are quoted for an 80% Loan-to-value ratio

Sample payment is based on a loan amount of \$100,000, unless otherwise indicated.

For a more relevant example to your situation multiply your loan amount by its percentage of \$100,000.

For example, if you would like a \$60,000 loan and the sample payment is \$615.72, multiply \$615.72 by 60%

All APRs and payment samples assume the maximum term of the loan.

There are no Prepayment Penalties

All quotes are for Purchases Only/APR Based on \$100,000

30-Year Term

4.875% Interest Rate

4.94% APR

Available for purchase or rate/term refinance*

Payment of \$529.21 for 360 months

Closing Costs: 1/2% of loan amount, plus costs

\$762 in prepaid finance charges

Requires minimum 680 credit score

Financing Available up to 95% LTV

Escrow Account Optional

*Additional funds may be available through home equity or second mortgage options.

30-Year Term

5.90% Interest Rate

5.90% APR

Available for cash-out refinance

Payment of \$593.14 for 360 months

Closing Costs: no origination fee, plus bank's costs

Financing Available up to 90% LTV

Escrow Account Optional

15-Year Fixed Rate

4.25% Interest Rate

4.36% A.P.R.

Available for purchase or rate/term refinance*

20% Minimum Down Payment

Sample Payment: 180 payments at

*Additional funds may be available through home equity or second mortgage options.

\$752.28

Closing Costs: 1/2% of loan amount, plus costs

\$762 in prepaid finance charges

Escrow Account Optional

Financing Available Up to 95% LTV. Call for more information.

20-Year Fixed Rate (Owner-Occupied)

5.125% Interest Rate

5.22% A.P.R.

20% Minimum Down Payment

Sample Payment: 240 payments at

\$666.88

Closing Costs: 1/2% of loan amount, plus costs

Escrow Account Required

Financing Available Up to 95% LTV. Call for more information.



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Non-Owner Occupied Adjustable Rates

1-4 Family Residential

Index for ARMs is the National Average Contract Rate.

At January 26, 2012 the index was 4.15%

Loans require a 20% down payment

The APRs quoted assume that the property is in Franklin County. Location, term, and loan type may slightly affect the APR. Please ask for a specific APR for a particular loan.

Sample payment for Adjustable Rate Loans reflect relevant payment streams based on the current index.

Sample payment is based on a loan amount of \$100,000, unless otherwise indicated.

For a more relevant example to your situation multiply your loan amount by its percentage of \$100,000.

For example, if you would like a \$60,000 loan and the sample payment is \$615.72, multiply \$615.72 by 60%

All APRs and payment samples assume the maximum term of the loan.

Margins are 1% unless otherwise noted

There are no Prepayment Penalties

All quotes are for Purchases Only/APR Based on \$100,000 and 25-Year Term unless otherwise noted

Three-Year Adjustable Rate

5.625% Interest Rate

5.29% A.P.R.

20% Minimum Down Payment

Sample Payment

Closing Costs: \$549-\$574 In Franklin Co.

Stream 1: 36 payments at

\$621.57

\$624-\$649 out of county

Stream 2: 264 payments at

\$595.89

Escrow Account Optional

1% per year Rate Change Limit

5% lifetime Rate Ceiling

1/2% Lifetime Rate Floor

Seven-Year Adjustable Rate

6.25% Interest Rate

5.77% A.P.R.

20% Minimum Down Payment

Sample Payment

Closing Costs: \$549-\$574 In Franklin Co.

Stream 1: 84 payments at

\$659.67

\$624-\$649 out of county

Stream 2: 216 payments at

\$607.45

Escrow Account Optional

1% per year Rate Change Limit

5% lifetime Rate Ceiling

1/2% Lifetime Rate Floor



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Savings Bank
of Frankfort

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Construction Loans

At January 26, 2012 the index was 4.15%

First Federal makes loans for the construction of owner-occupied single-family homes.

5.50% Interest Rate

7.61% A.P.R.

Term: 9 months

Interest Due Monthly

Origination Fee: 3/4 of one percent of the loan amount, minimum of \$750, maximum of \$1,500

Closing Costs: \$549 in Franklin Co.

Maximum Loan to value Ratio of 80% of project as completed

Funds to be disbursed as construction is completed.

Land Loans

Building Lots

Five acres or less in a platted subdivision or section of a farm with road frontage and utilities access.

The property must be suitable for building a single-family home, based on the Bank's determination.

Limited to one per borrower

Sample payment based on \$50,000 loan amount

7.25% Interest Rate (Fixed)

7.26% APR

Payment of \$361.40 for 300 months

Total Closing Costs \$537 in Franklin County

Maximum Loan-to-Value ratio of 80%

Adjustable rates available, see non-owner occupied 1-4 family rates

Land

Of any size, must have road frontage and be suitable for residential or farm usage

Limited to one per borrower

Value of farm improvements may be discounted at the Bank's discretion

Sample payment based on \$50,000 loan amount

7.25% Interest Rate (Fixed)

7.26% APR

Payment of \$361.40 for 300 months

Total Closing Costs \$537 in Franklin County

Maximum Loan-to-Value ratio of 65%

Adjustable rates available, see non-owner occupied 1-4 family rates



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Stan Betsworth
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