

# **First Federal Savings Bank of Mascoutah**

## **Premier Checking**

### FEATURES:

- Interest Bearing Account
- Free MasterCard ATM/Debit Card
- Free Online Banking with Bill Pay
- Free Mobile Banking w/Mobile Deposit Capture
- Free E Statements

### Qualifications:

- \$500 Minimum Opening Deposit
- Minimum Balance to Obtain the APY is \$500
- \$10 Service Charge waived if balance is \$500 and up
- Tiered Interest Rates

|        |                   |
|--------|-------------------|
| Tier 1 | \$500 to \$49,999 |
| Tier 2 | \$50,000 and up   |

\*See the account rate sheet for the interest and Annual Percentage Yield for this account. Interest rates will be set at management discretion. The interest rate and annual percentage yield may change at any time at management's discretion. Interest will be compounded monthly and credited to your account at the end of each statement cycle. Interest begins to accrue on the business day you deposit any item. We use the daily balance method to explain how the balance on which interest calculated is computed. This method applies a periodic rate to the principal in the account each day.

\*\* The Federal Government requires that we reserve the right to require at least seven days written notice before any withdrawal or transfer.

First Federal Savings Bank of Mascoutah  
101 West Main St – Mascoutah, IL 62258  
(618) 566-2343 – Member FDIC

Revised 8/10/21