



*money* matters



Dear Customers,

As a First Federal Savings Bank employee of over 28 years, and President for the past 3 years, I consider myself a strong advocate of community banking. Over 8,000 local and community banks help to form the backbone of our economy. In the 4th quarter of 2008, two-thirds of all insured institutions were still profitable. Unfortunately, this positive fact is outweighed by large losses at a number of big banks.

As a mutual Savings Bank that has not participated in any of the Government sponsored capital or debt relief programs, I am proud to say that First Federal is a healthy viable bank. We are in our 120th year of serving our local communities.

**“We have gained the trust of our customers and we work diligently every day to keep that trust.”**

While we are small enough to offer personal and professional customer service, we can also offer the level of technology that our customers have come to expect. A great example of this is our new online mortgage application. Our lending activity has never been stronger. Visit us at [www.firstfedsavingsbank.com](http://www.firstfedsavingsbank.com) to find out more about this

product and many other exciting products and services that First Federal Savings Bank offers.

In closing, let me reassure you that community banking is stronger than ever. We have gained the trust of our customers and we work diligently every day to keep that trust. We look forward to serving you, our valued customer, now and for many years to come.

Sincerely,

Tony K. Kensinger, President & CEO



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