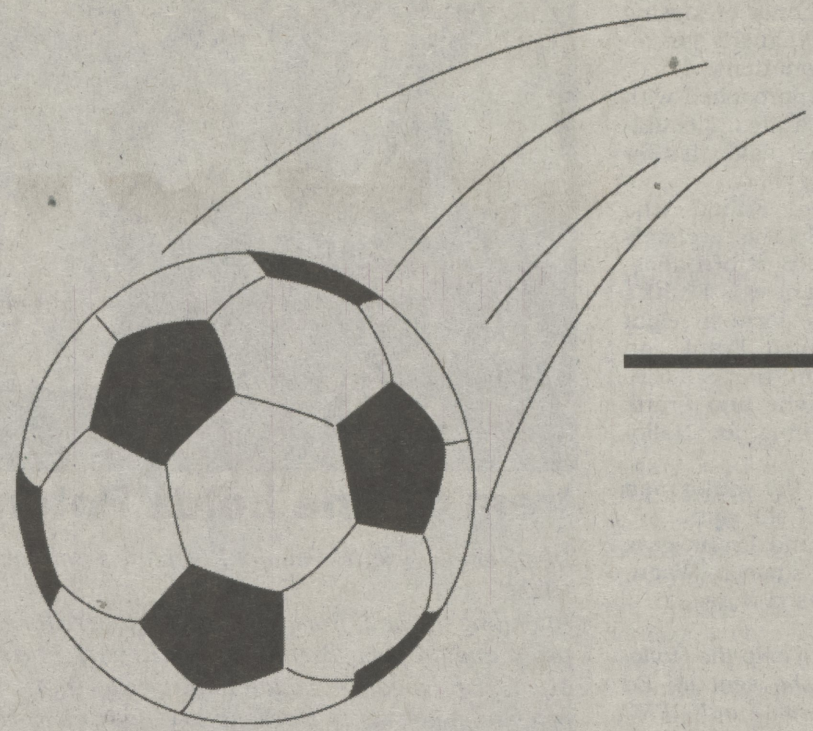




"We're Kicking Off A Whole New Banking Game!"

*E. Lee Beard,
President & CEO*



Come out and join in the Grand Opening Celebration of our New NEP Financial Center.

Our new center houses First Federal Bank, Higgins Insurance, Higgins Financial Services, Northeast Pennsylvania Trust Co. and Abstractors, Inc.

From now through the 20th bring in the Instant Repay coupon you received in the mail and you could win big! Additional coupons are available at the new office. With our giveaway, you could win up to \$500 in cash, lottery tickets or one of more than 500 other great prizes.

But you're not the only one who can win big. Through November 10th our "Dare to be Different" Soccer Challenge gives you and youth soccer in the Back Mountain a reason to celebrate. When you deposit or add \$10,000 or more in new funds, we'll deposit \$20 in your name into a special account we've set up for your favorite soccer team or club. Deposit between \$500 and \$9,999 and we'll deposit \$10. Or if you're approved for a loan of \$5,000 or more during our Grand Opening Celebration, we'll deposit \$20.

You can also participate by establishing a trust relationship with Northeast Pennsylvania Trust Co., opening an investment account with Higgins Financial Services, or opening an insurance relationship with Higgins Insurance.

The team/club that refers the most customers to First Federal Bank or its affiliates wins \$1,500 and their choice of new equipment (up to \$750). The second place team/club wins \$750 and third place wins \$250.*

A full-service financial center and money for youth soccer, now those are some reasons to celebrate!

Other Special Grand Opening Celebration Offers Include:

- **Free Personal Checking****
- **Free Commercial Checking for 6 Months**
- **48-month "You're in Control" CD**
4.50% APY***
Rate Riser Option
No Penalty Withdrawal
- **13-month CD**

Deposit \$500-\$9,999	Earn 3.25% APY [†]
Deposit \$10,000 or more	Earn 3.50% APY
- **Relationship Money Market Account**

Deposit \$500-\$9,999	Earn 3.00% APY ^{††}
Deposit \$10,000 or more	Earn 3.25% APY
- **Home Equity Line of Credit**
5.75% APR^{†††}, plus a free gift!

SATURDAY, OCTOBER 20th

10 am Boys Goal Kick for Savings
(Boys 18 and under) 10 am - 1 pm
**11 am Special Appearance and Clinic
by Olympic & Professional Soccer
Player Brian Kelly**



Shavertown • 196 North Main St. • (570) 674-6084
Great Banking Hours:
LOBBY & DRIVE IN: Monday - Thursday, 9 am - 5 pm
Friday, 9 am - 6 pm • Saturday, 9 am - 1 pm
24 Hour Drive-In ATM Coming Soon!



www.1stfederalbank.com
email: fed1@1stfederalbank.com

Member FDIC

* Minimum of 25 referrals to qualify. A complete list of our Soccer Challenge contest rules is available. ** Personal accounts only. This offer may be withdrawn at any time without prior notice. *** Annual Percentage Yield (APY) accurate as of date of printing and subject to minimum balance requirement. Rates subject to change. Offer may be withdrawn without notice. Rate increase is not retroactive or automatic. Account holder must request the increase. A penalty will be imposed should any withdrawal place the CD's balance below the minimum of \$5,000. † Annual Percentage Yields (APY) are accurate as of date of publication and subject to change without notice. Penalty for early withdrawal †† Annual Percentage Yield (APY) accurate as of date of publication for balances between \$25,000 and \$99,999 and over \$100,000. APY indexed to the Federal Funds Effective Rate and is subject to change without notice. Relationship Money Market account is a variable rate account and the APY may change after the account has opened. Minimum required to open a Relationship Money Market Account is \$1000. Fees may reduce earnings. ††† 5.75% Annual Percentage Rate (APR) is accurate as of publication date with an automatic payment from a First Federal Bank checking or savings account. The minimum loan amount is \$5,000. Owner occupied properties only. Property insurance is required. For example, the monthly payment for \$5,000 borrowed for 120 months at 5.75% is \$73.63 (\$50.00 minimum principal payment, \$23.63 interest portion of payment). Annual Percentage Rate is variable and is based on the prime rate as published in the Wall Street Journal on the last business day of the previous quarter. Offer may be modified or discontinued without notice. See your tax consultant for advice about tax deduction.