



# Third Federal's Retail Lending Products and Retail Banking Services

## Northeast Ohio

### Deposit Products

- Interest Checking Accounts for Individuals and Trusts
- Interest Savings Accounts for Individuals and Trusts
- Certificates of Deposit for Individuals and Trusts
- Individual Retirement Statement Savings for Traditional, ROTH, SEP and KEOGH
- Individual Retirement Certificates of Deposit for Traditional, ROTH, SEP and KEOGH
- Money Market Accounts for Individuals and Trusts

### Loan Products

- Fixed Rate Residential Mortgage Loans
- Smart Rate Adjustable Residential Mortgage Loans
- Construction End Loans
- Home Construction/Permanent Loans
- Jumbo Loans
- Bridge Loans
- Second Home/Vacation Home Loans
- Purchase/Refinance Rehabilitation Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Collateral Loans

### Investment Services

- Fixed Annuity and Insurance Products
- ThirdFed Insurance with Broker/Dealer
- Cetera Investment Services

### Convenience Services

- Debit/ATM Cards
- ACH Payments
- Direct Deposit to Checking and Savings Accounts
- Official Checks
- Overdraft Protection
- Personal MoneyLine
- Telephone Mortgage/Deposit Applications
- Online Banking Services
- Online Mortgage/Deposit Applications
- US Savings Bond Redemption
- Website-Product and Rate Information
- Wire Transfers
- Mobile Banking
- Mobile Check Deposit
- Cash Advances on Mastercard/Visa

### Special Loan Programs/Discounts

- Associate Home Loan Program
- HomeReady
- Corporate Preferred Program
- First Time Home Buyer Closing Cost Discount
- Home At Last
- Fixer Upper
- Forgivable Down Payment Assistance

# Florida

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# Columbus Mortgage Loan Office

## Cincinnati Mortgage Loan Office

### Loan Products

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### Special Loan Programs/Discounts

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SAVINGS & LOAN

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