

During the Great Depression, Third Federal opens on Broadway Avenue in the Slavic Village neighborhood in Cleveland with \$50,000 in capital.



1938

THE EARLY YEARS

In March 1945, Third Federal originates its first Veteran Loan under the Servicemen's Readjustment Act (or the G.I. Bill of Rights).



1945

THE WAR YEARS

The first suburban branch of Third Federal Savings opens in Brecksville, Ohio in March 1957.

1957

EXPANSION BEGINS

The Sixties are an active time for branch expansion with five branch openings.



1960s

CONTINUED GROWTH

In 1972, the Garfield Heights branch opens. Customers' approval is reflected with deposits totaling \$1 million on opening day.



1972

SUBURBAN GROWTH

May 1, 1982, Marc Stefanski, son of founders Ben and Gerome Stefanski, joins Third Federal as Assistant Vice President of Operations.

1982

THE NEW GENERATION

Eight branches and an operations center open in Northeast Ohio.

Eight loan production offices open in Southern Ohio—four in Columbus and four in Cincinnati.

1990s

BEYOND NORTHEAST OHIO

Third Federal expands its existing headquarters on the same site where it was founded in 1938.

Third Federal is named among "100 Best Companies To Work For" by *Fortune* magazine.



2000s

TECHNOLOGY & EVOLUTION

Third Federal announces its first woman Chief Operating Officer.

Third Federal marks 99 straight quarters of a 5-Star Superior Rating from independent agency BauerFinancial.



2013

LOOKING AHEAD

1948

On our 10th anniversary in 1948, assets are \$9.7 million.

1958



A merger with Lincoln Heights Savings results in a second branch in Cleveland's Tremont neighborhood in June 1958.

1963

At the close of the 25th anniversary year, Third Federal has more than 65,000 customers. There are eight branches with assets of \$150 million.

1976

In 1976, another merger adds five more Cleveland branches to the west side of the city, bringing the total to 17.

1987



On October 20, 1987, Ben Stefanski retires and Marc Stefanski is appointed successor. Third Federal's assets are \$2 billion.

1999



1999 takes Third Federal to Florida with branches opening in North Miami with the purchase of Oceanmark Bank. Four additional branches open in Seminole, Clearwater, Tampa and St. Petersburg.

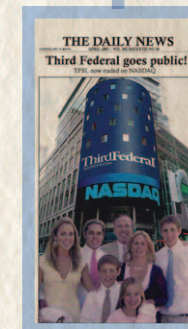
2000s

Third Federal is now doing business on the Internet.

12 more branches open in Florida, dotting the east and west coasts of the state.

Third Federal expands its business to states outside of Ohio and Florida.

2007



April 23, 2007, Marc rings the bell on NASDAQ as Third Federal (TFSL) goes public, raising \$1 billion in capital.

2013



On May 7, 2013, Third Federal celebrates its 75th anniversary, with more than 400,000 customers.

Third Federal assets are \$11 billion.

Third Federal has remained strong, stable and safe during the greatest mortgage crisis this century.