

## Full Service Banking

We do more than just mortgage loans. First Federal Savings Bank offers full service banking, including the following products:

- Home Equity Loans
- Consumer Loans
- Free checking accounts
- Savings, money market, CDs
- Internet Banking
- Online Bill Payment
- Insurance products
- And more!!



**Jeff Wunderlich**  
Loan Officer

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MEMBER F.D.I.C.

## Mortgage Products

Loan  
Services



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801 W. Jefferson Street  
Shorewood, IL 60404



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## Loans for Every Home Buyer

At First Federal Savings Bank, originating mortgage loans is an important part of our business, and we work hard to ensure that we have the product mix to suit every home buyer, from the first time buyer with little or no down payment, to the executive estate buyer looking for competitive jumbo products.

We know that the only difference between these two buyers is the passage of time, and if we help that first time buyer with the right loan program, we will be there again when they are looking for their executive estate.

We are a Mutual Savings Bank, and we can stand the test of time. We are owned by our depositors, and we will not be bought or sold. So no matter where you are in terms of your home purchase, take some time to talk to us.



### First Time Buyer Programs

IHDA

Rural Development (in selected areas)

Affordable housing grant

### No Money Down Programs

Fannie Mae Flex 100

80/20

FHA with Genesis program

Rural Development (in selected areas)

100% financing with Lender paid MI

### Government Programs

FHA

VA

Rural Development (in selected areas)

### Conventional Loans

Competitive fixed rates

Variety of ARM programs

Interest only programs

### Jumbo Loans

Wide variety of portfolio and investor programs

### Construction Permanent

In house payouts, automatic conversion to permanent

### Lot Loans

Great rates, interest only payments available



**Free  
Pre-Approvals**

Getting pre-approved for a mortgage is a step no home buyer should skip. And when we say pre-approved, we don't mean that two minute approval letter you can get on the internet that is not worth the paper it is printed on.

At First Federal Savings Bank, our pre-approvals go through our full underwriting process. Although this may take a couple of days instead of a couple of minutes, when we say you are pre-approved, we mean it!

Best of all, our pre-approvals are free of charge. It is a service we offer to our customers, because the majority of our pre-approvals turn into closed loans. Our intention is to earn your business!