



First Federal of Lakewood

familytree

Online Makeover



Experience the new look and features of **www.FFL.net**.

- e-FFL online banking
- Rate listings
- New layout
- Customizable weather on home page

- New e-mail newsletter sign-up form
- Easier navigation
- Improved Home Buyer's Helper

Bank online at **www.FFL.net**.

Small Business Products

Do you own or operate a small business? First Federal has small business products and services tailored to your needs.

- Commercial loans
- Lines of credit
- SBA guarantee loan programs
- Business Checking
- Retirement accounts
- Payroll services
- Merchant services
- Investment services



We can help keep your business running smoothly. Contact any First Federal branch manager to learn how small business products can work for you.

www.FFL.net

Branch Appointments



First Federal customers can welcome two familiar faces into their neighborhood branches. First Federal veterans **Debbie Girman** and **Edward Turza** have been appointed branch managers for First Federal's Lakewood branch and Olmsted Township branch, respectively.

Girman joined First Federal in 1995 and has previously held management positions at the North Olmsted, Avon Lake and North Ridgeville branches. She also has served as a savings counselor at the Lakewood and Fairview branches.

Turza has been with First Federal since 2001 and previously served as Lakewood branch manager.

The New Rocky River



Local businesswoman Donna Zapis Thomas (right) and Rocky River manager Kathy Murphy (left) open the first account in the new branch for Donna's son, Robert X. Thomas.

Experience a welcoming atmosphere inside First Federal's new Rocky River branch. The branch has moved to 20425 Center Ridge Rd. — across the street from its former location, 20525 Center Ridge Rd., which opened in 1991.

What to expect at the new branch:

- More convenient parking
- Two drive-up windows
- In-lobby cash ATM & drive-up ATM
- Waiting area with fireplace
- Play area for children
- Safety deposit boxes



Meet the Loan Originators

Home buyers juggling busy schedules and the home-loan process can turn to First Federal Loan Originators **Mary Lou Call, Rich General, Jason Kugler, Bob Murphy, Mike Wheeler** and **Ronald Zambetti**, to simplify the process. General is the newest team member and is based out of the Lakewood branch.

Loan Originators educate customers, review loan applications, determine loan qualifications, match customer needs with First Federal loan options, close loans and maintain ongoing communication to ensure customers are comfortable with and understand all loan proceedings.

They are available seven days a week to meet customers at any First Federal branch or other convenient location, such as the customer's home or office.

Consumers can contact a First Federal Loan Originator by calling Customer Service & More at 216.529.2700.

E-Mail Scam Alert!

Beware of a new e-mail scam directing bank customers to change their account information to protect their accounts from "fraudulent activities".

The e-mails can include actual company logos and a Web site link, which make them appear legitimate.

While we do not have any reports to date of First Federal customers receiving these e-mails, we are aware of consumers being targeted with fraudulent e-mails purporting to be from other financial institutions.

First Federal of Lakewood does not ask for confidential bank information via e-mail. If you receive an e-mail asking for personal or account information from any financial institution, it is best to contact a customer service representative to confirm the e-mail's validity before responding.



Beat the Heat! Family Tree Contest

According to The Weather Channel Online, Cleveland's average high temperature in August is 79 degrees. Beat the heat this summer and have First Federal pay your current electric bill, as of the final day of the promotion – Sept. 14, 2004.

Two easy ways to win

1. Enter online

Fill in your name, address, phone number and e-mail address online at

www.FFL.net/familytreepromo

to be entered in the Beat the Heat! contest.

Or...



2. In branch

Visit your local branch and ask your teller for a Beat the Heat! entry form.

We will randomly select one lucky winner on Sept. 17, 2004.

See www.FFL.net/familytreepromo for complete contest rules.

Energy-Saving in Your Home

In November, the average temperature will drop to 42 degrees. Now is the perfect time to invest in energy-saving home improvements. Some recommendations from the U.S. Department of Energy include:

- Replace insulation in your exterior and basement walls, ceilings, attic, floors and crawl spaces
- Install storm windows over single-pane windows or replace them with double-pane windows
- Repair holes or cracks around your walls, ceilings, windows, doors, light and plumbing fixtures, switches and electrical outlets that can leak air into or out of your home
- Clean or replace filters on furnaces once a month or as needed.

Visit the U.S. Department of Energy Efficiency and Renewable Energy online at www.eere.energy.gov/consumerinfo/energy_savers, for more energy-saving tips.

HELOC – Home Equity Line of Credit

Save money on your fall and winter heating bills by financing energy-saving home improvements with a First Federal HELOC.

- Low, three-month introductory rate
- Open-ended, adjustable rate
- Post-introductory rate = Prime Rate plus 0%*
- Minimum, monthly payments are interest only
- Borrow up to 85% of the appraised value of your home, less any other loans on the property
- Loan payments may be tax deductible**

* Subject to credit approval. See an FFL rep for details.

**Consult your tax advisor regarding the deductibility of interest.

For more information, call Customer Service & More, visit www.FFL.net, stop by any of our 10 area branches, or see Ronald Zambetti in our new Medina loan office.

Avon Lake

32812 Walker Rd.
Linda Zelonis, Mgr.
440.930.5161

Fairview Park

22380 Lorain Rd.
Judy Norton, Mgr.
440.716.9708

Lakewood

14806 Detroit Ave.
Debbie Girman, Mgr.
216.221.7300

North Olmsted

26614 Lorain Rd.
Chuck Hollingsworth, Mgr.
440.777.9000

North Ridgeville

34385 Center Ridge Rd.
Eileen Nunney, Mgr.
440.327.1311

FFL Opens Medina Loan Office

First Federal of Lakewood has expanded beyond its 10 full-service branches in Cuyahoga and Lorain Counties to open a Medina loan office, 4 Public Sq., Medina, Ohio.

This is the savings and loan's first location in Medina County. First Federal Loan Originator Ronald Zambetti will oversee office operations.

Customers can contact or visit the Medina office for business and consumer loan products and services.

"We have experienced significant growth during the past few years, but that hasn't hindered our ability to provide a unique



Dignitaries celebrate the grand opening of First Federal of Lakewood's Medina loan office.

brand of service to our customers," said Gary Fix, Executive Vice President and Chief Operating Officer.

"First Federal focuses on financial strength, personal relationships and customer service, and we're excited to offer Medina residents more convenient access to our loan products and services."

Student Checking



First Federal has lowered its Student Checking account age limit from 18 to 16, giving customers a head start in financial management.

Individuals between the ages of 16 and 24 can take advantage of Student Checking. The account features:

- ATM access
- Only \$10 to open
- No monthly fees or minimum balance
- Free ATM/debit card
- Free online banking with e-FFL.

Choosing Your Checking

Which checking account is right for you?

- ✔ **Free Checking** features convenience and value without any fees
- ✔ **NOW Checking** earns interest for your account
- ✔ **Super NOW Checking** allows you to earn more interest on balances of \$2,500 or more
- ✔ **Premium Checking** earns you free checks and a premium interest rate on balances of \$10,000 or more
- ✔ **Advantage55™ Checking** earns interest, provides free checks and features a travel club for mature lifestyles

Call Customer Service & More, or visit your local branch to find out which option is right for you.

FIRST FEDERAL LAKEWOOD
Investment Services
DEPARTMENT



Simple Online Investing with ShareBuilder

ShareBuilder Investing Programs make online investing simple, affordable and convenient. Whatever your investing style or budget, take advantage of program features to help meet your long-term investing goals.

The three ShareBuilder Account options: Basic, Standard and Advantage, allow investors to purchase the stocks of their choice, with no minimum dollar requirements to get started.

ShareBuilder Basic:

- Good if you're just starting out
- Buy stocks for \$4

ShareBuilder Standard:

- Most popular program
- Buy stocks for \$2
- First 6 purchases free every month
- \$12 per month subscription

ShareBuilder Advantage:

- Ideal for long-term investors
- Buy stocks for \$1
- First 20 purchases free every month
- \$20 per month subscription

Visit the new Investment Services Department Web site at www.FFLinvestments.com or contact an Investment Advisor Representative at 216.529.2700 to learn how ShareBuilder can enhance your online investing.

NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE
NOT FEDERAL GOVERNMENT AGENCY INSURED | NOT A DEPOSIT

All non-deposit investment products, including securities, and investment advice regarding such products are offered by **Financial Network Investment Corporation** ("Financial Network"), member SIPC, member ING Advisors Network. **Financial Network** is not an affiliate of First Federal Savings & Loan Association of Lakewood. First Federal of Lakewood Investment Services Department is a department, not a separate affiliate, of First Federal Savings & Loan Association of Lakewood. Neither First Federal of Lakewood nor its Investment Services Department provides non-deposit investment products or investment advice.

Olmsted Township

26908 Cook Rd.
Edward Turza, Mgr.
440.235.7154

Rocky River

20425 Center Ridge Rd.
Katherine Murphy, Mgr.
440.895.9586

Strongsville

14244 Pearl Rd.
Michael Sedlock, Mgr.
440.572.6080

Westlake/Crocker

2035 Crocker Rd.
Alysia Wright, Mgr.
440.835.4409

Westlake/Detroit

24441 Detroit Rd.
Rich Morales, Mgr.
440.871.4667

Branch Hours:

Mon.-Thu. 9-4, Fri. 9-6, Sat. 9-1

TellerPhone:

216.529.5600 • 1.800.966.8400
(outside Cuyahoga County)

E-Mail Comments & Questions:

info@FFL.net



Beat the Heat!

Summer electric bills
are heating up!
Let First Federal pay
your electric bill.
Enter online at

www.FFL.net/familytreepromo

See inside for contest details and
energy-saving tips for your home!



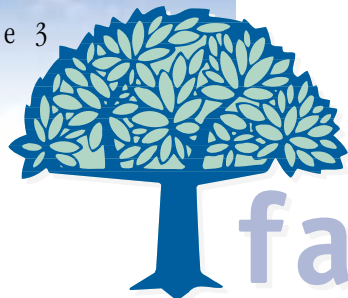
14806 Detroit Ave.
Lakewood, Ohio 44107-0032

PRESORTED
STANDARD
US POSTAGE PAID
CLEVELAND, OH
PERMIT NO 1651



Volume 2 / Issue 3

Summer 2004



First Federal of Lakewood familytree



Medina Loan Office Opens!

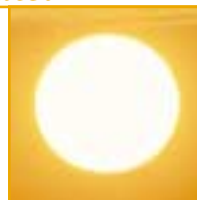
4 Public Sq., Medina, OH 44256
330.721.0775
Mon., Wed., Thu. 9-5
Fri. 9-6, Sat. 9-3

Ronald Zambetti, Loan Originator

inside this issue

Family Tree Contest

Beat the Heat!
online @
www.FFL.net/familytreepromo



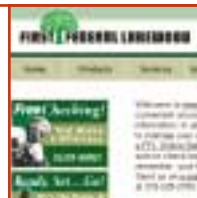
Energy-Saving Tips

Energy-saving tips
for your home.



Online Makeover

It's a beautiful thing!
Visit the new
www.FFL.net



Small Business Products

Check out small
business tools
from FFL.



and more!