



# First Federal of Lakewood familytree

## FreeChecking

### Simple. Convenient. Free.

With **FreeChecking** from First Federal, you receive:

- FREE ATM/Debit Card
- FREE e-FFL Online Banking
- FREE First Federal ATM Use, Plus Discounted Access All Over Town\*
- FREE First Box of Checks
- NO Minimum Monthly Balance
- NO Monthly Fees

\*See a First Federal representative for details.

And don't forget about First Federal's other checking options: Student Checking, NOW Checking, Super NOW Checking, Premium Checking and **advantage55™**.

Choose the checking account that's right for you!

## Realtor Testimonial

### Interview with Kathy Lewis of Prudential Lucien Realty

*What is your relationship with First Federal of Lakewood?*

As a realtor, I represent homebuyers, and a fair number of my clients have used First Federal to obtain their mortgage loans.

*What about your experiences with First Federal have been positive?*

First Federal offers very quick responses and pre-approvals, as well as many unique programs that suit a buyer's needs. First Federal loan officers are also sure to keep buyers educated about their loan program.

*How has First Federal helped you do your job better?*

It's important for realtors who represent homebuyers to know their client is qualified and in good hands, with a variety of options available to their particular situation. When my clients work with First Federal, I know all those things are happening, and it makes my job easier.

[www.FFL.net](http://www.FFL.net)

## Celebrating 70 Years



**O**n February 16, 1935, First Federal Savings and Loan Association of Lakewood was established as a community cornerstone. The institution's strength and stability made it possible for customers to accumulate wealth and realize their dreams of home ownership.

Seventy years later, and now with 12 locations, First Federal of Lakewood continues to offer great rates and services that help customers buy homes, build their savings and invest in the future.

Our growth continued in October as we opened a Brunswick branch, our first full-service branch in Medina County. In the spring, as part of our community involvement mission, we brought complete, onsite-banking services to the Rockport Retirement Community of Rocky River.

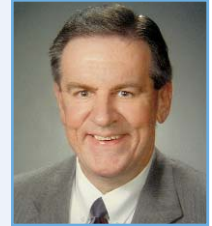
We plan to continue expanding into new communities, including an Avon branch scheduled to open in early 2006, and introducing new products and services to meet your personal and business needs.

I hope that the holidays bring joy to you and yours, and may you prosper in the New Year.

Thank you for choosing First Federal. We look forward to helping you achieve your financial goals in the months and years to come!

Seasons Greetings,

**Gary R. Fix**  
CEO & Managing Officer



## First Federal Heads South



**Gary Fix**, CEO & Managing Officer (left); **Mayor Dale Strasser** (center); and **Brian Fallon**, Branch Sales Manager (right), lead the First Federal Brunswick branch ribbon-cutting ceremony.

First Federal celebrated the grand opening of its Brunswick branch, located at 1812 Pearl Rd., with a public open house in October.

Customers enjoyed free food and refreshments, entertainment and prize drawings, including a grand-prize snow blower valued at \$900,

compliments of **Brian Docherty** and Outdoor Power World in Brunswick.

"For more than 70 years, we have remained focused on providing personal service and meeting the financial needs of our customers," said **Gary Fix**.

"As our customer base continues to shift into new markets, such as Brunswick, we are committed to offering convenient access to our savings, loan and investment products and services."

The Brunswick branch, led by Brunswick native **Brian Fallon**, is First Federal's 12<sup>th</sup> location, and its first full-service branch in Medina County.



## At Your Service



Looking for a convenient way to manage your First Federal accounts? Consider these great options.

**Auto Tellers & ATMs** – Drive-up windows open at 8:00 a.m. Monday- Friday\*, or you can get your banking done any time of day at one of our convenient ATMs.

**e-FFL Online Banking** – Enjoy 24/7 access to your accounts from anywhere with an Internet connection.

**TellerPhone** – Check account balances, transfer funds and learn branch locations and hours by calling 216.529.5600 or 1.800.966.8400 (outside Cuyahoga County).

Of course, our friendly tellers are always glad to help in the branches as well, so pick the option that's most convenient for you.

\*Excludes Strongsville and Westlake/Crocker branches.

## Welcome Home

**Gary Fix**, CEO and Managing Officer; **Lakewood Mayor Thomas George**; and **Tony Thomas**, Executive Director of Welcome House, Inc. cut the ribbon at the opening of a new 17-unit apartment on Bunts Road in Lakewood for adults with developmental disabilities.



Assisting are **Robert Becker**, Welcome House President; and **Sharon Waffan**, West Haven Foundation President.

Headquartered in Rocky River, Welcome House is a not-for-profit organization that provides residential housing and support services for adults with mental retardation and developmental disabilities.

**Avon Lake** • 32812 Walker Rd. • 440.930.5161  
**Brunswick** • 1812 Pearl Rd. • 330.273.0012  
**Fairview Park** • 22380 Lorain Rd. • 440.716.9708  
**Lakewood** • 14806 Detroit Ave. • 216.221.7300  
**Medina Loan Office** • 4 Public Sq. • 330.721.0775  
**North Olmsted** • 26614 Lorain Rd. • 440.777.9000

## Holiday Tips



### Smart & Safe Spending

What do kids love more than winter, sled riding and snow days? Presents!

Each year, the average U.S.

household charges \$1,150 on major credit cards during the holiday season and pays off the debt within six months.

Keep your holiday budget under control, and your privacy and ID protected, with these holiday shopping tips:

### Shop Wisely

- Set a spending limit and stick to it.
- Compare prices before you buy.
- Only order over secure servers online.
- Guard your online passwords.
- Keep receipts and Web site printouts.

### Find the Deals

- Keep an eye out for holiday promotions.
- Consider getting an early start on next year's gift buying and take advantage of post-holiday clearances.
- Watch for shipping and handling fees.
- Order early to allow plenty of time for shipment and delivery.

### Be Careful with Credit

- Use one low-interest credit card for purchases that will take three to six months to pay off.
- Use a credit card with a zero balance for purchases you can pay off in full.
- Avoid using department store credit cards with high interest rates.
- Avoid "buy now, pay later" credit card offers.

Sources: [www.money.cnn.com](http://www.money.cnn.com); [www.ftc.gov](http://www.ftc.gov)

## Home For The Holidays

First Federal offers great rates on a wide selection of mortgage and construction loans that are all backed by our legendary customer service!

- Mortgage Loan Specialists can meet at your home, your office or any of our branches
- \$0 Down loans
- Interest-Only loans
- First Time Home Buyers programs
- 270-Day Rate Lock on new construction loans
- Home Buyer's Helper – A FREE financing guide

Have a loan question? Mortgage Loan Specialists are available seven days a week from 9 a.m. - 9 p.m. at 216.529.LOAN or toll free at 877.833.FFL1.

Visit us online at [www.FFL.net](http://www.FFL.net) for an updated listing of products and rates.

## Home Improvements On Hold?

Are you counting your pennies to save for that next home improvement? Why wait?



A First Federal home equity line of credit (HELOC) allows you to borrow up to 90% of the appraised value of your home, less any other loans on the property.

### HELOC features:

- No application fee or closing costs\*
- Interest may be tax deductible\*\*
- Flexibility to borrow what you want, when you want

Put down the piggy bank and call Customer Service & More today or visit us at your local First Federal branch.

\* For certain loans, an appraisal fee up to \$275 may be required.

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

**North Ridgeville** • 34385 Center Ridge Rd. • 440.327.1311  
**Olmsted Township** • 26908 Cook Rd. • 440.235.7154  
**Rocky River** • 20425 Center Ridge Rd. • 440.895.9586  
**Strongsville** • 14244 Pearl Rd. • 440.572.6080  
**Westlake/Crocker** • 2035 Crocker Rd. • 440.835.4409  
**Westlake/Detroit** • 24441 Detroit Rd. • 440.871.4667

**Preserve Your Wealth**



When planning for the future, we all want security and peace of mind.

You can rely on First Federal of Lakewood Investment Services Department to provide the consultation and products that will preserve your wealth and protect your future.

- Business continuation
- Estate planning
- Life insurance
- Long-term care insurance
- And more!

**FREE Investment Seminars**

**2005 Market Review, 2006 Economic and Market Outlook**

Annual market re-cap and outlook for 2006. Topics of discussion include: 2005 market review, economic outlook for 2006, where to invest in 2006 and more.

- January 24 – Lakewood Branch
- January 25 – North Ridgeville Branch
- January 26 – Rocky River Branch

**The 100 Best and Worst Planning Ideas for Retirement Benefits\***

A review of the vast array of retirement planning strategies in today's environment. Learn what strategies are worth implementing and which ones to avoid.

- February 21 – Lakewood Branch
- February 22 – Westlake Crocker Branch
- February 23 – Rocky River Branch

**Tax Advantaged Investing: Learn Core Strategies to Keep More of What You Earn**

With the tax filing deadline approaching, this is an ideal time to review your financial situation and discuss ways you can manage your income tax burden.

- March 21 – Lakewood Branch
- March 22 – Avon Lake Branch
- March 23 – Rocky River Branch

\* Information based on the book titled "The 100 Best and Worst Planning Ideas for Retirement Benefits," 2005 edition: Natalie B. Chaote, Esq.

**Act Now!**

Don't wait until it's too late! Now is the time to preserve your hard-earned savings. Take the first step to a more financially sound future and contact an Investment Advisor Representative for a FREE consultation.



**David A. Frank**  
 Financial Network Investment Advisor Representative  
 440.342.7698, frankd@financialnetwork.com  
 (Avon Lake/North Ridgeville/Westlake)



**Michael A. Niederst, CFP®, M.B.A.**  
 Financial Network Investment Advisor Representative  
 440.341.3475, niederstm@financialnetwork.com  
 (Lakewood/Olmsted Township/Strongsville)



**Matthew W. Rohde**  
 Financial Network Investment Advisor Representative  
 rohdem@financialnetwork.com  
 (Fairview Park/North Olmsted/Rocky River)

**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, an ING company. 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.

**In The Community**

**Fighting Hunger**

First Federal recently partnered with the Cleveland Foodbank to help fight hunger in our communities. The partnership raised \$2,500, and will provide 10,000 nutritious meals to Northeast Ohio families.

First Federal donated \$5 for each new checking account opened from May 2 - July 30 at any of its branch locations. Each \$5 donation supplies 20 meals to those in need.

First Federal's Avon Lake and North Ridgeville branches donated a combined total of \$650 to both the Community Resource Services and Community Care organizations.

Both organizations provide emergency food, medical assistance and other appropriations to city residents in need.



(Left to right) Gary Fix; Kristin Warzocha, Director of Development and Julie Anne Simmonds, Corporate Foundation Relations Manager, Cleveland Foodbank.

**Small Business Products**



The financial responsibilities of running a business can be overwhelming, but First Federal offers small business products that meet all your needs and simplify your life.

- Business Checking
- Commercial Loans
- Investment Services
- Lines of Credit
- Merchant Services
- Payroll Services
- Retirement Accounts
- SBA Guarantee Loan Programs

Contact any First Federal branch to find out how we can help keep your business running smoothly, or visit us at [www.FFL.net](http://www.FFL.net).

**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  
**Customer Service & More:** 216.529.2700 • 1.800.966.7300 (outside Cuyahoga County)  
**Customer Service Hours:** Mon.-Thu. 8-5, Fri. 8-6, Sat. 9-1  
**Auto Teller Drive-Up:** Opens at 8 a.m. Mon.-Fri. (except Strongsville and Westlake/Crocker branches)

[www.FFL.net](http://www.FFL.net)  
 with Online Banking



## Off To The Races



First Federal sponsored the 13<sup>th</sup> annual Classic at Mastick, a fundraising run for college-bound student athletes held in the Cleveland Metroparks' Rocky River Reservation in August.

"We were proud to return as the sponsor of the Classic at Mastick," said **Gary Fix**, CEO and Managing Officer, as well as a race participant.

First Federal will award 12 scholarships of \$500 each to student athletes nominated by local high school cross-country coaches.



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Lakewood, Ohio 44107-0032

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Fall 2005

Volume 3 / Issue 4



First Federal of Lakewood

familytree

Which is better  
– our service  
or our rates?

Call 216.529.LOAN  
and decide for yourself.

Available  
9a.m. - 9p.m.,  
7 days a week!

Outside  
Cuyahoga County:  
877.833.FFL1



Member F.D.I.C.

## inside this issue

### A Community Cornerstone

Your home for great rates and service!



### Brunswick Opens

First Federal celebrates its newest location.



### Free Checking!

Simple.  
Convenient.  
Free.

Free Checking!

### Investment Services

Preserve your wealth.



and more!