

# Operating from a **Position of Strength**



Over 83% of our deposit accounts are FDIC-insured, which compares very favorably in the banking industry. We're proud to offer products like ICS/CDARS through the IntraFi network, designed to help spread large deposits to guarantee that you're FDIC-insured.



In 2022, we made over \$1 billion in loans to local residents and business owners to purchase homes, start their dream business and more!



Our depositor base is strong, with tens of thousands of unique consumer and business deposit accounts that help us foster economic growth in our communities.



We're proud to be financially stable. Our assets grew 80% over the last decade, which allows us to be a strong partner for our customers and neighborhoods.



Our deposits grew 60% over the last decade - and they keep growing! That means our capacity to lend stays strong.



For more than 88 years, our conservative credit culture has helped us enhance the stability and strength of our portfolio.



Our capital level is strong, signaling that we are a safe and secure bank for our customers and the communities we serve.

**When you choose First Federal Lakewood, you're not choosing just another bank.** You're choosing to join the thousands of people who believe in our community and are committed to helping it thrive.

With us, your deposit dollars will be reinvested close to home. So just by banking with us, you're helping to foster economic growth in the neighborhoods where we all live and work.

We are deeply rooted in the communities we serve. That means that we make decisions that benefit you, the overall local economy, and our employees — NOT shareholders.

We've been a strength for the customers and communities we serve for 88 years and will continue to be for generations to come.



*What is a mutual bank?  
Scan to learn all about it!*



**First Federal  
Lakewood**