

SECTION 5

List of Retail Banking Services

(5) A list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. A bank may elect to include information regarding the availability of other systems for delivering retail banking services (for example, mobile or online banking, loan production offices, and bank-atwork or mobile branch programs);

LIST OF RETAIL BANKING SERVICES

The following is a list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any.

LENDING PRODUCTS:

Mortgage Loans

- Fixed rate mortgage loans
- ARM loans with fixed rate conversion options
- One-time closing construction loans
- Home equity loans, including installment and line-of-credit loans
- Higher LTV financing may be available with private mortgage insurance
- Non-Owner Occupied Residential Real Estate Loans

Consumer Loans

- Including autos, light trucks, boats, and RVs
- Also personal watercraft, snowmobiles, motorcycles, and ATVs

DEPOSIT PRODUCTS:

Deposit Accounts

- Checking Accounts
- Savings Accounts
- Certificates of Deposit
- Individual Retirement Accounts
- Health Savings Accounts

Deposit Services

- Safe Deposit Boxes
- FDIC Insurance
- 24-Hour Depository
- 24-Hour VISA Debit (Check) Cards
- Notary Service
- Five-Lane Drive-Up
- Bank by Mail
- ACH Deposit/Payment

Search results



First Federal Savings Bank of Angola - Main Office / ATM

212 East Maumee Street
Angola, IN 46703

Lobby Hours

Monday - Friday 8:30 am - 5:00 pm

Saturday 8:30 am - 12:00 noon

Drive-Up Hours

Monday - Thursday 8:00 am - 5:00 pm

Friday 8:00 am - 6:00 pm

Saturday 8:00 am - 12:00 noon

0.01 miles

[Get Directions](#)

BANK SERVICES

First Federal SAVINGS BANK of Angola



Community People You Know™

212 East Maumee Street
Angola, Indiana 46703
260.665.7556

MEMBER



Bank Online
With Our

NetTeller™



Bank With Our

If you are a new customer, WELCOME to our bank! If you are currently a customer, we want to THANK YOU for your business.

As a valued customer, we'd like to inform you of the array of loan products, deposit products, and services we offer.

Please visit our website:

www.ffsbangola.com

You will find information and helpful resources, including:

- Mortgage Loan Rates
- Consumer Loan Rates
- Deposit Rates and Services
- Online Check Orders
- Service Fees
- VISA Check Cards
- Banking Hours
- Annual Report
- Our History and the Present
- Board of Directors
- Bank Officers
- Bank Staff
- Contact Information and Form
- ATM/Branch Locator Map
- Financial Calculators
- Mobile Banking
- NetTeller Online Banking
- Telephone Banking
- Safe Deposit Boxes
- Helpful Links
- Regulatory Notices
- Holiday Schedule

When you have questions regarding our products or services, or would like to apply for a loan or open an account, please stop in or give us a call. We appreciate working with you!



First Federal SAVINGS BANK of Angola



***Bank anytime with NetTeller Online
Banking or our Mobile App***

***Contact our Loan Department at
260.665.7557 for all of your loan needs***

***Two Automated Teller Machines
available for your banking convenience***



Schedule of SERVICE FEES

Effective January 2023

Community People You Know™

212 East Maumee Street
Angola, Indiana 46703

260.665.7556

MEMBER

260.665.7557 Loan Department



Simple Checking

Minimum Balance	\$ 25.00
Service Fee	\$ 5.00

Fee is Waived if:

*5 or More Posted Debit Transactions per month
or 1 ACH Direct Deposit per month
or 1 AFT to Loan or Other Deposit Account
or \$1,000 Daily Balance*

Interest Earning Checking

Minimum Balance to Earn Interest	\$ 250.00
Service Fee	\$ 5.00

Fee is Waived if:

*5 or More Posted Debit Transactions per month
or 1 ACH Direct Deposit per month
or 1 AFT to Loan or Other Deposit Account
or \$1,000 Daily Balance*

Service Fee if Balance <\$250.00 during cycle	\$ 6.00
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Statement Savings

Minimum Balance to Earn Interest	\$ 250.00
Minimum Balance to Open	\$ 25.00
Service Fee	\$ 5.00

Fee is Waived if:

*5 or More Posted Debit Transactions per month
or 1 ACH Direct Deposit per month
or 1 AFT to Loan or Other Deposit Account
or \$1,000 Daily Balance*

Miscellaneous Fees

Closing Account within 90 Days	\$ 25.00
Collection Received	\$ 50.00
Canadian Collection Item Sent	\$ 20.00
Copy of Cancelled Check	\$ 8.00
Dormant Fee	\$ 5.00
Duplicate Statement	\$ 10.00
Foreign ATM Use Fee	\$ 2.00
Garnishment/Levy Fee	\$ 20.00
Insufficient Funds Item	\$ 33.00
Research/Account Balancing per hour	\$ 25.00
Non Authorized Return Item	\$ 25.00
Stop Payments	\$ 25.00

Other Services

Cashier's Check	\$ 7.00
Counter Checks - each	\$ 0.50
Notary Fee: Customer	n/a
Notary Fee: Non-Customer	\$ 10.00
Photocopy	\$ 0.25
Fax: Domestic (per page)	\$ 1.00
Fax: International (per page)	\$ 2.00
Maximum Charge	\$ 15.00
Coin Counting: Non-Customer	10%
Minimum of \$10.00	

ATM/VCC Fees

ATM Card Replacement	\$ 7.00
Visa Check Card Replacement	\$ 25.00
Non-Customer ATM Surcharge	\$ 3.00

Lock Box Fees

5x5	\$ 30.00
3x10	\$ 43.00
5x10	\$ 58.00
10x10	\$ 87.00
Key Replacement	\$ 35.00
Drill Box (Both Keys Lost)	\$ 150.00

Wire Fees

Incoming Domestic Wire: Customer	n/a
Incoming Wire: Non-Customer	\$ 50.00
Outgoing Domestic Wire: Customer	\$ 25.00
Outgoing Foreign Wire: Customer	\$ 50.00

First Federal
SAVINGS BANK
of Angola