

On December 31st . . .

First Federal Pays
\$240,000.00
Dividend To Depositors!

Over 6,500 investors recognize that First Federal is the best place for service and security. These depositors are now sharing in the largest quarterly dividend ever paid by First Federal . . .

Over the years, First Federal has always urged individuals to save rather than spend. Idle dollars - in checking accounts, in safe deposit boxes, in coin banks - are unproductive. At First Federal, your money makes money.

The funds you deposit in First Federal are invested primarily in home loans and other loans related to housing. Buying a home is the largest and most important investment the average family makes. And in Unicoi County, more families finance their homes with First Federal than all other financial institutions combined.

FIRST FEDERAL . . . Unicoi County's largest financial institution.

- Home Loans Free Money Orders Traveler Cheks
- Savings Bonds Redemption Monthly Income Checks
- Construction Loans Save-By-Mail Plan Night Depository
- Home Improvement Loans Loans On Savings Accounts
- Christmas Savings Club Drive-In Window Service
- College Loans Commercial Loans Free Parking

First Federal of Erwin
OPEN SATURDAY MORNINGS
 210 GAY STREET TELEPHONE 743-7101 ERWIN, TENNESSEE

Certificate Savings

6 % per year

Compounded Daily Yields

6.18 % per year

\$20,000 minimum
24 mos. term

Certificate Savings

5.75% per year

Compounded Daily Yields

5.92 % per year

\$10,000 minimum
12 mos. term

Certificate Savings

5.25 % per year

Compounded Daily Yields

5.39 % per year

\$5,000 minimum
3 mos. term

Passbook Savings

5 % per year

Compounded Daily Yields

5.13 % per year