



6.75% APR¹

Commercial Owner-Occupied Real Estate Loans

Begin a relationship with First Federal, and you'll be rewarded with a loan offering an excellent rate for commercial owner-occupied real estate, up to \$1,000,000.¹

Interested in learning more?

Contact me to learn what First Federal Bank can offer your business.

Let's discuss!

Mark McRae, Market President

McRaeM@FFBF.com | 912-581-3511



FIRST FEDERAL BANK

Member
FDIC

1) Relationship Builder Loan Program for new business customers only, for commercial owner-occupied real estate loans. Policy loan to value, credit scores, and repayment terms will apply. Amortization will be based on First Federal Bank loan policy. 0.5% origination fee applies. Loan approval rates are subject to credit underwriting and approval. Additional terms and conditions apply. There is a tiered fixed rate of 6.75% APR for the first 2 years then repricing every 3 years based on the 3-year Constant Maturing Treasury (CMT) plus 300 basis points. The Annual Percentage Rate (APR) is current as of 8/1/25 and is subject to change without notice. To receive the advertised rate, the following requirements must be met: open a business account, sign up for automatic payments, and enroll in eStatements. Rate increases by 0.25% for each requirement not met. All payments include principal and interest. First Federal existing loans are not eligible for this promotion.