



Earning enough interest? We're here to help. Take the first step in building a successful, long-term banking partnership by opening a high-rate First Foundation Bank Savings account or CD. No checking account is required to take advantage of this offer.

Talk to your banker to learn more

First Foundation

Banking • Private Wealth Management www.firstfoundationinc.com

- (1) Annual Percentage Yield (APY) is accurate as of 11/14/2022, subject to change without notice, and cannot be combined with any other offers. The minimum balance to open a Savings Promo account is \$2,500 and the minimum balance to obtain the advertised APY for the Savings Promo account is \$2,500 new money only. Balance tier amounts and APY sassociated with the end-of-day balance for purpose of paying interest on the Savings Promo account are: \$0-\$2,499.99 APY 0.00%; \$2,500.000.00 APY 3.00%; \$5,000.000.01 or more APY 0.50%. Interest rate is variable and subject to change after account opening. If the balance in the account exceeds \$5,000,000.00.00, the APY will be reduced on the entire account balance if the amount on deposit for all of your individual and joint Savings Promo accounts combined exceed \$5,000,000.00. A maintenance fee will apply if the account balance falls below \$2,500. Fees may reduce earnings. Additional terms and conditions may apply. Offer not available for Specialty Deposits or Public Funds. Deposit maximums may apply. See branch for details.
- (2) Annual Percentage Yield (APY) is accurate as of 11/14/2022, and cannot be combined with any other offers. The minimum balance to open an 13 Month Certificate of Deposit (CD) Promo account and obtain the advertised APY is \$2,500 new money only. The APY assumes interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. A penalty may be imposed for early withdrawal. Fees may reduce earnings. Additional terms and conditions may apply. Offer not available for Specialty Deposits or Public Funds. Deposit maximums may apply. See branch for details.