

FAMILY LIFELINE IRA'S (INDIVIDUAL RETIREMENT ACCOUNTS)

FamilyLifeline
IRA'S

FamilyFirst Bank offers Traditional and Roth IRAs and Educational Savings Accounts. Competitive interest rates and a wide range of terms are available, so you can make the savings decision that is best for you. No annual fees are assessed on any of our IRA products.

Advantages of a Traditional IRA

- Tax deferred growth
- Tax deductible contributions
- Penalty free withdrawals for higher education, first time home purchase and qualified medical expenses and health insurance premiums

Advantages of a Roth IRA

- Tax deferred growth
- Penalty free withdrawals after 5 years and at age 59 1/2
- Ability to contribute after age 70 1/2
- Penalty free withdrawals for higher education, first time home purchase and qualified medical expenses and health insurance premiums

Advantages of an Educational Savings Account (ESA) (COVERDELL EDUCATIONAL SAVINGS ACCOUNT)

- Tax deductible contribution
- Tax deferred growth
- Tax free withdrawals for qualified educational expenses

FamilyFirst Bank's IRA options help you save for your retirement and educational needs, ***Because life happens...***



FamilyFirst
Bank

Because life happens...

Member FDIC
Member SIF



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