



CERTIFICATE OF DEPOSIT

FACTORY WORKERS LOCAL 888
2210 ELM STREET
WEST FALLS, VA 21521

1607126 FEBRUARY 6, 2000

has deposited the amount of

\$1,500.00

in a certificate of deposit account with First Federal. The term of this account is eighteen months with a maturity date of August 6, 2001. This account will automatically renew at maturity. The interest rate for this account is a fixed rate until the maturity date.

A fixed rate interest of 5.61% with an annual percentage yield of 5.77% will be computed using a daily rate of 1/365 of the annual rate for each day. Interest will be compounded daily. Interest will be paid at maturity to this certificate. This certificate is NON-NEGOTIABLE AND NON-TRANSFERABLE. The minimum opening deposit for this account is \$ 500.00.

Tom Williams Branch Manager
AUTHORIZED SIGNATURE

07 89 1607126
ACCOUNT NUMBER