



26 Years of Steady PROGRESS

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Over 26 years ago First Federal Savings and Loan Association of Klamath Falls was organized. The first few years, like most newly organized business firms, grew very slowly. As the citizens of the Klamath Basin realized the value of the Savings Association, funds were deposited and more loans were made. When more funds were available to buy and build homes, the economy of the community prospered, more materials were sold, more men put to work and community pride helped make Klamath Falls and the area a nicer place to live. Savings and Loan Associations have grown faster than any other type of financial institutions in recent years. Today more than 25 million savers place their funds in associations like First Federal Savings of Klamath Falls. 41% of home financing is done through such institutions. Above average earnings are paid savers. Accounts are insured to \$10,000 by the Federal Savings and Loan Insurance Corporation, an agency of the Federal Government.



Over \$5,000,000 in dividends

PAID TO FIRST FEDERAL SAVERS IN THE PAST 26 YEARS

"WHERE YOU SAVE
Does Make A Difference"

4%

Per Annum
Current
Dividend



First Federal Savings And Loan Association