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FOR IMMEDIATE RELEASE

**FIRST FEDERAL LAKEWOOD BANK SELECTS INSURITAS TO PROVIDE TURNKEY
INSURANCE AGENCY SOLUTION**

– Insuritas Outsourcing Service Enables First Federal Lakewood to
Own a Complete Insurance Agency Solution –

East Windsor, CT April 12, 2010– Insuritas, the nation's leading provider of outsourced insurance agencies, today announced that it has been selected to provide Ohio based First Federal Lakewood with its turnkey outsourced insurance agency solution.

Through this cost-effective outsourcing service, Insuritas enables banks and credit unions to own a complete insurance agency without the significant capital investments required to build or buy an agency. Financial institutions leverage Insuritas' proven, end-to-end insurance agency solution, featuring a comprehensive offering of all major insurance products including the high-demand personal and commercial lines insurance that are used by 100% of the bank's or credit union's customers. This turnkey insurance distribution solution includes sales professionals and successful sales strategies, ongoing access to insurance industry experts, and complete back-office services including billing and claims processing.

According to Gary Fix, President & CEO of First Federal Lakewood, "We were strategically committed to providing our customers with a full-service insurance agency which we owned as well as the entire book of business. The Insuritas outsourcing solution enables us to accomplish both of these objectives without the traditional costs and without the operational risks of building or buying. Leading insurance carriers will provide the insurance products and assume the underwriting risk and full responsibility for the policy benefits. Insuritas' insurance professionals, who will staff our agency, FFL Insurance Services, will facilitate the entire sales process directly with our customers; and we own the entire book of business, including our customer relationships, the policies sold and ongoing renewals."

Jeffrey Chesky, president & CEO of Insuritas, said, "Our insurance agency outsourcing solution will enhance First Federal Lakewood's fee income, competitive position and deepen its customer relationships with insurance products that feature the best combination of price, convenience and selection. First Federal Lakewood's decision to partner with Insuritas will maximize its operating flexibility, enable its internal resources to remain exclusively focused on its core competencies, and expedite its speed-to-market with competitive insurance products. Our outsourced insurance agency solution will be fully operational in a matter of months."

About Insuritas

Insuritas enables banks and credit unions to own a complete insurance agency solution without the significant capital investments required to build or buy an agency, or the inherent operational risks. Through a cost-effective outsourcing service, financial institutions leverage Insuritas' proven, end-to-end insurance agency solution. Insuritas is located in East Windsor CT. Additional information is available at www.insuritas.com.

About First Federal of Lakewood

First Federal of Lakewood, with 12 full-service branch locations in Northeast Ohio and First Federal Lending offices in Columbus and Solon, Ohio, has total assets exceeding \$1.2 billion. Founded in 1935, First Federal of Lakewood is a community savings and loan institution with a deep-rooted tradition of financial strength, stability and integrity. Visit www.FFL.net for additional information.

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