

First Federal Bank
Online Banking Terms and Conditions Agreement
Online Banking Service
Business Online Banking Service
Bill Payment
Mobile Banking

First Federal Bank's Online Banking is available to all of our personal customers at no monthly charge. The online banking service allows customers to view account information and make internal transfers. Bill Payment and Mobile Banking, which includes Mobile Deposit, are optional services for personal checking accounts available at no monthly charge. You may add the Bill Payment feature and Mobile Banking, which includes Mobile Deposit, if approved, at any time.

First Federal Bank's Business Online Banking is available to business customers. The business online banking service allows business customers to view account information and make internal and external transfers. The Bill Payment feature is an optional service for business checking accounts. You may add the Bill Payment feature, if approved by the bank, at any time by completing an enrollment form.

I. Introduction

This Agreement is a contract between you and First Federal Bank that outlines and governs the Terms and Conditions for accessing your personal and commercial accounts via First Federal Bank's Online Banking or First Federal Bank's Business Online Banking service. This agreement explains the terms and conditions which govern all online and/or mobile banking services offered by First Federal Bank.

By using the online and/or mobile banking service provided by First Federal Bank, you agree to abide by the terms and conditions of this agreement. All applicable federal laws and regulations will govern this agreement. In the event that no federal law applies, laws and regulations effective in the State of North Carolina will govern the agreement.

Some of the terms set forth in this agreement are governed by the Electronic Funds Transfer Act ("EFT Act") which is only applicable to consumers. Commercial Account holders are not entitled to the rights provided under the EFT Act.

By using First Federal Bank's Online Banking, you accept the Terms and Conditions of this Agreement and agree to abide by all of the Terms and Conditions of this Agreement and acknowledge your receipt and understanding of this Agreement. Please read this Agreement carefully and print a copy for your records.

To access First Federal Bank's Business Online Banking you must complete an enrollment form. By using First Federal Bank's Business Online Banking, you accept the Terms and Conditions Agreement and agree to abide by all of the Terms and Conditions of this Agreement and acknowledge your receipt and understanding of this Agreement. Please read this Agreement carefully and maintain a copy for your records.

The term "business day" refers to Monday through Friday, excluding Saturday, Sunday and federal banking holidays.

II. Accessing Your Accounts

In order to activate your online banking or business online banking service, you must have at least one checking, savings, certificate of deposit, or loan with First Federal Bank.

First Federal Bank is entitled to act on instructions received through online and/or mobile banking under your password and without inquiring into the identity of the person using that password. **You should not, under any circumstances disclose your password by telephone or to anyone claiming to represent First Federal Bank. Bank employees do not need and should not ask for your password.**

As a customer of First Federal Bank, you may access your accounts by selecting and using an online password and by paying any required fees as described in this Agreement. You should memorize your password and never share it with anyone. Any person having access to your First Federal Bank Online Banking or First Federal Bank Business Online Banking password will be able to access the service and perform all transactions, including reviewing account information and making transfers to other accounts which have mutual ownership. **You are liable for all transactions made or authorized using your password.**

If, despite the Bank's advice, you give your password to anyone, you do so at your own risk since anyone to whom you give your password or other means of access will have full access to your account(s) even if you attempt to limit that person's authority.

Online Banking

To begin enrollment in First Federal Bank's Online Banking service, you will need your account number, which is the initial Access ID, along with the last 4 digits of your social security number, which is the initial password. (NOTE: Current Smartline (telephone banking) customers, will NOT use the last digits of the social security number, they will use their 4-digit telephone banking PIN.) Upon completing the required fields on the online enrollment form, you will be required to change the initial access ID (account number) and password (last 4 of SSN or telephone banking PIN) and select an access ID and password known only to you. The password must meet the following requirements:

- The Access ID you select may be any combination of six (6) alpha/numeric characters, with the following Password criteria:
- Minimum Password Length 8
- **Maximum Password Length 17**
- Number of Numeric Characters Required 1
- Number of Alpha Characters Required 1
- Access IDs & Passwords are case sensitive (must be entered exactly as input with upper and/or lower case characters).
- Passwords can be changed at any time by the account holders through First Federal Bank's Online Banking service. We suggest you periodically change your password for security purposes.

First Federal Bank's Online Banking service uses enhanced security measures to provide a level of assurance for you to confirm that you are accessing our valid internet banking website. During the login process, our powerful security measures use your log in credentials, device identification, and geographic location to quickly and easily authenticate you to the online banking system. If we do not recognize the device or area your log in originates from we may ask additional security questions to you at log in. In addition, we've added an additional layer of security that shows if you are connected to a safe server. If your browser's address bar is GREEN, your connection is safe. If it's not GREEN, stop your log in process and contact us.

Once you log-in with your Access ID and Password, you will be prompted to enroll in these security measures. To enroll you will need to do the following:

1. Validate your current email address on file
2. Provide answers to a series of challenge questions
3. Decide whether or not to register your computer

If you are using a public computer at this time, such as in an Internet café or library, you may still complete the process. Later, you may register a non-public computer you usually use to access online Internet banking, such as your home or office computer. There is no limitation on the number of computers you may register, however you should only register computers you trust.

Online banking customers with compatible mobile devices may choose to add **the Mobile Banking feature, which includes Mobile Deposit, to access account information.** Mobile Banking access is available using any of the three following channels: SMS (Short Message Service) Text Messaging, Web Enabled Mobile Browser, or TouchBanking Application. **See the First Federal Bank Mobile Banking and Mobile Deposit Terms and Conditions for detailed information regarding these features.**

Business Online Banking

You will be issued an access ID and password that will allow you to log on to or First Federal Bank's Business Online Banking service. The first time you log on to the online banking system, you will be required to change the password and select a password known only to you. The password must meet the following requirements:

- Minimum Password Length 8
- **Maximum Password Length 17**
- Number of Numeric Characters Required 1
- Number of Alpha Characters Required 1
- Passwords are case sensitive (must be entered exactly as input with upper and/or lower case characters).
- Passwords will expire every 90 days and must be changed through First Federal Bank's Business online banking service.

First Federal Bank's Business Online Banking service uses enhanced security measures to provide a level of assurance for you to confirm that you are accessing our valid internet banking website. During the login process, our powerful security measures use your log in credentials, device identification, and geographic location to quickly and easily authenticate you to the online banking system. If we do not recognize the device or area your log in originates from we may ask additional security questions to you at log in. In addition, we've added an additional layer of security that shows if you are connected to a safe server. If your browser's address bar is GREEN, your connection is safe. If it's not GREEN, stop your log in process and contact us.

Once you log-in with your Access ID and Password, you will be prompted to enroll in these security measures. To enroll you will need to do the following:

1. Validate your current email address on file
2. Provide answers to a series of challenge questions
3. Decide whether or not to register your computer

If you are using a public computer at that time, such as in an Internet café or library, you may still complete the process. Later, you may register a non-public computer you usually use to access business online banking, such as your home or office computer. There is no limitation on the number of computers you may register, however you should only register computers you trust.

A security token is used by the business online banking service to provide additional verification to you during high risk transactions. After successful log on to the business online banking system, you will need to complete the enablement process for your security token. During the enablement process you will be asked to enter information related to your token along with a security question and answer, also at this time you will also be asked to choose a 4-digit number (PIN). Once enablement has been completed you will log on to the business online banking system using a combination of an 8-digit password (created by the security token) and the 4-digit PIN (created by you at enablement).

If you suspect that an unauthorized person has access to your password or believe your password has been lost or stolen or that someone may attempt to use the service without your consent or has transferred funds without your permission, you must notify First Federal Bank immediately. Call your local branch office of First Federal Bank and tell a representative about your security concern. First Federal Bank's Representatives are available Monday through Thursday, 9:00 a.m. until 5:00 p.m. and on Friday from 9:00 a.m. until 6:00 p.m. excluding Federal Bank Holidays.

Accounts

Checking, Savings, Money Market, Retirement, and Certificate of Deposit accounts can be viewed using First Federal Bank's Online Banking or First Federal Bank's Business online banking. In addition, account information can be viewed on Consumer, Commercial, and Mortgage loans.

Please refer to Section VIII - Fees and Charges for Online Banking or Business Online Banking services. There are no additional fees or charges, other than those outlined in Section VIII, for transferring funds between accounts at First Federal Bank through First Federal Bank's Online Banking or First Federal Bank's Business Online Banking.

With First Federal Bank's Online Banking, you may use your computer and/or mobile device to:

- View account balances and transaction history
- Transfer funds from checking and savings accounts into:
 - Other First Federal Bank checking and savings accounts which belong to you
 - Loan accounts that belong to you
- Establish automatic transfers from one of your accounts to another (from checking and savings to checking, savings or loans)
- Place stop payments
- View check images
- Enroll and access Electronic Statements (E-statements)
- Create Alerts for specified account activity
- View Messages from First Federal Bank
- Export transaction information to QuickBooks (.QBO) and other transaction formats
- Pay bills to any merchant, institution or individual with a U.S. mailing address
- Send money to individuals using an email address, mobile phone, or direct deposit
- Transfer money to or from a First Federal Bank account to an external account you own
- Communicate directly with First Federal Bank via E-mail at customer.service@firstfederalbanknc.com
- Other services may be added and will be communicated to our customers as the additions are made.

With First Federal Bank's Business Online Banking, you may use your computer to:

- View account balances and transaction history
- Transfer funds from checking and savings accounts into:
 - Other First Federal Bank checking and savings accounts which belong to you
 - Other financial institutions checking and savings accounts which belong to you
 - Loan accounts that belong to you
- Establish automatic transfers from one of your accounts to another (from checking and savings to checking, savings or loans)
- Generate ACH file transfers
- Execute domestic wire transfers
- Place stop payments
- View check images
- Access Electronic Statements (E-statements)
- Export transaction information to QuickBooks (.QBO) and other transaction formats
- Pay bills to any merchant, institution or individual with a U.S. mailing address (upon availability)
- Communicate directly with First Federal Bank via E-mail at customer.service@firstfederalbanknc.com
- Other services may be added and will be communicated to our customers as the additions are made.

III. Terms and Conditions

The first time you access any of your accounts through First Federal Bank's Online Banking or First Federal Bank's Business Online Banking service, you confirm your agreement to abide by all the terms and conditions of this online Agreement and acknowledge your receipt and understanding of this disclosure.

First Federal Bank reserves the right to cancel your online service at any time without notice due to insufficient funds in one or more of your accounts. After cancellation, service may be reinstated at the discretion of the bank provided that funds are available to cover the cost of any fees and /or pending transfers. To reinstate your service, contact a First Federal Bank Representative at one of our locations.

If you do not access your accounts via First Federal Bank's Online Banking or First Federal Bank's Business Online Banking service **for any consecutive six (6) month period**, First Federal Bank reserves the right to disconnect your service. (See the paragraph above for reinstatement of service information.) When this occurs customers enrolled in eStatements will no longer have access to those eStatements and your account will be changed to generate paper statements. In addition, you may incur account service charges for receiving paper statements.

If you do not schedule or process a payment with your First Federal Bank Bill Payment system within a three (3) month period, First Federal Bank reserves the right to discontinue your Bill Payment service.

You agree to be responsible for any local or long distance telephone charges or Internet service Provider (ISP) charges that you incur by accessing your accounts via First Federal Bank's Online Banking or First Federal Bank's Business Online Banking service.

If you wish to cancel any of your First Federal Bank Online Banking or First Federal Bank's Business Online Banking services, please contact a First Federal Bank Representative at one of our locations or send us cancellation instructions in writing to First Federal Bank, P.O. Box 1049, Dunn, N.C. 28335 or e-mail us at customer.service@firstfederalbanknc.com.

Hours of Accessibility

You may access First Federal Bank's Online Banking or First Federal Bank's Business Online Banking service seven days a week, 24 hours per day. Necessary system maintenance will be scheduled for hours during which system traffic is normally at a minimum. If the system is unavailable due to an unanticipated problem, you may use the automated voice response system (SmartLine), one of our ATM machines, or a branch office (during regular business hours) to conduct your transactions.

Additional Terms

- **Balance Information** - You may access any eligible First Federal Bank account on which you are an owner and signer to receive transaction history and balance information. The balance and account history will show the current balance of the account, including any transactions conducted prior to the inquiry. In process items such as non-sufficient funds or stop payments may not be reflected in the inquiry.
- **Account Information** - Account balances and activity is current information. Funds transferred between related accounts using online and/or mobile banking and received by the bank before 5:45 p.m. EST Monday through Friday will be effective on the current business day. Transfers processed using online and/or mobile banking and received after 5:45 p.m. EST Monday through Friday or all day Saturday, Sunday and banking holidays will be effective the following business day.
- **Transaction Sessions** - Each customer online banking session has an unlimited time limit; however, you will be automatically disconnected from this service after 15 minutes of inactivity.
- **Alert & Messaging Services**- You may create alert notifications that enable you to have an email sent to you when specific events occur, such as: balance thresholds being met, transactions being posted, or checks being presented for payment. Alert notifications should not be used as the only means for account balancing as delay in delivery or receipt of notifications could occur. First Federal Bank is not liable for any errors in the content of information obtained or transmitted through online and/or mobile banking, delay in delivery of information, or for any actions taken in reliance thereon including, but not limited to, the type of alerts and other preferences selected by you.

IV. Bill Payment

Through First Federal Bank's Online Banking or First Federal Bank's Business Online Banking service you may enroll in the online Bill Payment system. The Bill Payment service allows you to schedule payments through your online banking system for current, future and recurring bills from your checking account. Account-to-Account (A2A) transfer is also offered which enables you to transfer funds to or from a First Federal Bank account to an external account you own at another financial institution. In addition, you may pay individuals using the Person to Person (P2P) Payments Service. You must designate a specific checking account as your bill payment account.

Your bill payment transactions will be processed for the Bank by CheckFree Corporation ("CheckFree"), a major provider of electronic banking transaction processing services. For detailed information regarding the services offered by CheckFree review the "Terms and Conditions" located within the Bill Payment web site.

Restrictions

We will not permit you to use a money market checking or savings account as your Bill Payment Account, because Federal regulations require us to limit either by contract or in practice the number of certain types of transfers from these types of deposit accounts. Under these regulations, you are limited to six preauthorized electronic funds transfers and telephone transfers, including First Federal Bank's Online Banking or First Federal Bank's Business Online banking transactions, checks, and point-of-sale transactions per month. Of these six transactions, you are limited to no more than three transactions per month by check or point-of-sale. Each funds transfer or payment through First Federal Bank's Online Banking service from your savings or money market deposit account is counted as one of the six limited transfers you are permitted each month.

Accountholders that require two (2) signatures for withdrawal purposes will be unable to access the personal online banking Bill Payment service.

Eligibility

You may pay any merchant or individual approved for payment by First Federal Bank for payment through the online Bill Payment service. We will be unable to process any payments to federal, state, or local tax agencies online. Bill Payments are available only to payees with an U.S. mailing address.

Bill Pay Procedure

By furnishing us with the names of your payees (merchants and/or individuals) and their address, email address, mobile phone number, or by completing the setup of external accounts using deposit verification, you give us authorization to follow the payment instructions, which you provide to us via First Federal Bank's Online Banking or First Federal Bank's Business Online Banking service for these payees. When we receive a payment instruction for the current date or a future date, we will remit the funds to the payee on your behalf from the funds in your selected account on the day you have instructed them to be sent (Payment Date). We are not obligated to pay funds from your account(s) if the account balance is insufficient to cover the payment, unless your account has overdraft protection in an amount sufficient to cover the payment. Funds for all bill payments, whether paid electronically or by check, will be withdrawn on the day the payment is scheduled to be sent to the payee.

Stop Payments

You have the right to stop or change any scheduled payment. You must cancel the payment no later than 5:00 p.m. EST of the day prior to the Payment Date by canceling the payment online. We shall not be liable to you due to a stop payment request if your order to do so is not presented prior to processing the payment. Once processing of the payment has begun, you can no longer stop payment.

Note

Any payments made with Bill Payment require sufficient time for your payee to credit your account properly. To avoid incurring a finance charge or other charge, you must schedule a payment sufficiently in advance of the due date of your payment. In the event that the payee for your scheduled payment does not accept payments via the electronic system, your payment should be made by you mailing a paper check. Paper payment requires a longer delivery time. Payments by paper check should be scheduled seven (7) business days prior to the due date.

Liability

If you fail to schedule your payment according to the recommended time frame, First Federal Bank will not be responsible for any late fees or finance charges. We shall not be responsible for any charges imposed or any other action taken by a payee resulting from a payment that you have not scheduled properly, including any applicable finance charges or late fees. First Federal Bank will not be responsible for processing incorrect information, which is supplied by you through the bill payment system, or for failure of the payment to process due to incorrect information. In addition, we will not be liable if any third party through whom any bill payment is made fails to properly transmit the payment to the intended payee. We will also not be liable if there are insufficient funds in your designated payment account or credit availability in your overdraft protection plan, if a legal order prohibits us from conducting withdrawals to the payment account, if there is a hold on the account for uncollected funds or any other valid reason for hold, if the payment account is frozen or closed, or if any part of the electronic funds transfer system is not working properly. We will not be liable for indirect, special or consequential damages due to the use of Bill Payment.

Research Requests

To inquire about an online Bill Payment, please contact a First Federal Bank Online Banking or First Federal Bank's Business Online banking Representative at one of our locations.

Termination

First Federal Bank reserves the right to terminate your use of Bill Payment at any time. If for any reason you should wish to terminate your use of First Federal Bank's Bill Payment System, we recommend that you cancel all future bill payment and transfers at the same time you cancel your account, either by deleting the payments yourself, or by calling a First Federal Bank Representative at one of our locations. This will insure that future payments and transfers made by you will not be duplicated. We will automatically delete all outstanding payments and transfers (both one-time and recurring) once we have been notified that your service has been terminated. We will continue to maintain your accounts unless you notify us otherwise.

Bill Payment Fees

The Bill Payment service will be provided to all online banking users at no additional monthly charge for those who wish to enroll. Business online banking users can enroll in the Bill Payment service for a nominal monthly fee. Additional products within the Bill Payment service may include other fees not associated with the monthly fee. These additional fees will be disclosed during usage of the product.

Joint Account Holders

Each Bill Payment account may consist of either one individual account holder, or multiple (joint) account holders. Each account holder needs a unique First Federal Bank Online Banking or First Federal Bank's Business Online Banking password. The terms of this online banking agreement apply to all account holders enrolled in the online Bill Payment program. In order to have a joint membership, all members must be joint signers on the checking account linked to Bill Payment. Joint members share the same payee list and are subject to the joint tenant rules contained in the Account Agreement and Signature Card for the checking account. Either account owner may close the bill payment service.

V. General

Changes to Fees, Charges and Other Terms

We reserve the right to change the fees, charges or other terms outlined in this agreement. We will notify you 30 days prior to implementation of changes, either by written notice or e-mail, and will also update this agreement, if the changes to this agreement are more restrictive than those stated in the agreement, or increase your responsibility for unauthorized transactions. In the event that a change is necessary to ensure the security of the online system, an immediate change may be necessary, and we will notify you within 30 days after the change is made by electronic or written notice. You may choose to accept or decline changes by continuing or discontinuing the services to which the changes relate. We reserve the option to waive, reduce or reverse charges or fees in individual situations. Changes to fees applicable to specific accounts are governed by the applicable Account Disclosure.

Disclosure of Account Information

You authorize First Federal Bank and any affiliates to disclose to third parties, agents, and affiliates, such as independent auditors, consultants or attorneys, information you have provided or that we or our affiliates have obtained about your accounts and the transfers you make:

- To comply with government agency requests or court orders
- To verify the existence and condition of your account to a third party, such as a credit bureau or merchant
- To provide services relating to your account or to offer other products and services
- To other entities if you give us permission

Consumer Rights and Responsibilities

In addition to this Agreement, you agree to be bound by and comply with the Account Agreement and Account Disclosure, the rules and regulations of the electronic transfer system, and state and federal laws and regulations.

You, the consumer, are responsible for keeping your password and account data confidential. We are entitled to act on transaction instructions received using your password, and you agree that the use of your password will have the

same effect as your signature, authorizing the transaction(s). If you authorize other persons to use your password in any manner, your authorization will be considered unlimited in amount and manner until you have notified us in writing that you have revoked the authorization, changed your password, and that you are responsible for any transactions made by such persons until such time as we receive, and have time to act upon the notification that transfers by that person, or instructions regarding your accounts, are no longer authorized.

The Bank reserves the right to terminate or modify this agreement and modify your access to First Federal Bank's Online Banking or First Federal Bank's Business Online banking service in whole or in part, at any time.

The Bank may assign certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

Unauthorized Transactions

You must notify us immediately if you suspect that another person has improperly obtained use of your Online Banking or Business Online password. You must also notify us if someone has transferred or may transfer money from your bank account without permission, or if you suspect any fraudulent activity related to your account. You should reveal your account number only to legitimate entities for purposes you authorize, such as automatic payments to your insurance company. To notify us, call a First Federal Bank Representative at one of our locations.

Federal law requires that if you believe your personal online password has been lost, stolen or compromised and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your online password without your permission.

Please tell us AT ONCE if you believe your personal password has been lost or stolen. Telephoning is the best way of keeping your possible losses down. If you do not notify us promptly, it is possible that you could lose all the money in your account, plus any maximum overdraft line of credit. To notify us, call a First Federal Bank Representative at one of our locations. If you do NOT tell us within two (2) business days after you learn of the loss or theft, and we could have stopped someone from taking money without your permission had you told us, you could lose as much as \$500.00.

If your statement shows withdrawals, transfers or purchases that you did not make or authorize, please notify us at once. If you do not notify us within sixty (60) days after the paper or online statement was sent to you, and we could have stopped someone from taking money if you had told us in time, you may not get back any money lost after the sixty (60) days. If extenuating circumstances, such as a confirmed extended trip or hospital stay, kept you from telling us, the time periods in this section will be extended.

Electronic Funds Transfer Error Resolution

In case of errors or questions about your personal electronic transfers, call or write us at the telephone number or address listed in this agreement, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

The Electronic Funds Transfer Act (“EFT Act”) is only applicable to consumers and commercial account holders are not entitled to the rights provided under the EFT Act.

VI. Limitations on Bank Liability

We will not be responsible for the following incidents, errors or failures:

Access

We will not be responsible for failure to provide access or for interruptions in access to First Federal Bank’s Online Banking or First Federal Bank’s Business Online banking service or online Bill Payment service due to a system failure or due to other unforeseen acts or circumstances.

Your Computer Equipment or Software

We will not be responsible for any errors or failures from any malfunction of your computer or other problems related to your computer equipment used with First Federal Bank’s Online Banking or First Federal Bank’s Business Online Banking service. You agree we are not responsible for any damages which may occur from viruses, worms, trojan horses or other harmful software.

We are not responsible for any error or damages to data, information, transactions, or other losses you may suffer due to the malfunction or misapplications of any system you use, including your browser (Microsoft Internet Explorer®, Google Chrome®, or other), your Internet service Provider (ISP), your personal financial management or other software (such as Quicken®, or Microsoft Money®). We will not be responsible for any damages or loss, direct or indirect, sustained to any equipment you may use (including your telecommunications facilities, computer hardware and modem) to access or communicate with First Federal Bank’s Online Banking or First Federal Bank’s Business Online banking service.

Online Bill Payment

We are not responsible for postal delays or processing delays by the payee for any bill payment made through our Bill Payment service.

VII. Other Provisions

Electronic Notice

With your consent, we may send notices to you by electronic mail (e-mail), however, First Federal will not contact you by e-mail requesting personal or financial information. If you receive a request for personal or financial information please contact us immediately.

You may use e-mail to contact us about inquiries, maintenance, and/or some problem resolution issues. E-mail may not be a secure method of communication. We therefore recommend that you do not send confidential personal or financial information by e-mail. There may be times when you need to speak with someone immediately, especially to report a lost or stolen password, or to stop a payment. In these cases, do not use e-mail, instead call a First Federal Bank Representative at one of our locations, during regular business hours, Monday through Thursday, 9:00 a.m. until 5:00 p.m. and on Friday from 9:00 a.m. until 6:00 p.m., excluding Federal Bank Holidays.

Warranty and Software Limitations

Neither we, nor any of our Subsidiaries, any software supplier nor any information providers make any warranty, express or implied, to you concerning the software, equipment, browser or other services including, but not limited to, any warranty of Merchantability or fitness for particular purpose (or non-infringement of third-party rights), unless disclaiming such warranty is prohibited by law.

Hours of Operation

Our Representatives are available to help you Monday through Thursday, 9:00 a.m. until 5:00 p.m. and on Friday from 9:00 a.m. until 6:00 p.m., excluding Federal Bank Holidays.

Ownership of Website

The content, information and offerings on our web-site are owned by First Federal Bank, and the unauthorized use, reproduction, linking or distribution of any portions are strictly prohibited.

Geographic Restrictions

The First Federal Bank Online Banking or First Federal Bank's Business Online Banking services described in this Agreement and available on our web-site are solely offered to citizens and residents of the United States of America currently residing in the United States. Citizens and residents outside the United States may not be able to access the First Federal Bank Online Banking or First Federal Bank's Business Online Banking or Bill Payment service.

Scope of Agreement

This Agreement represents our complete agreement with you relating to our provision of the First Federal Bank Online Banking or First Federal Bank's Business Online Banking services. No other statement, oral or written, including language contained in our web-site, unless otherwise noted, is a part of this agreement.

VIII. Fees and Charges

You agree to pay the fees and charges for the use of First Federal Bank's Online Banking services and First Federal Bank's Business Online Banking services as set forth in the current fee schedule. We reserve the right to change applicable fees and charges at any time. We will provide you with any notice required by law of any changes to our fees and charges. You agree that all such fees and charges will be deducted from the First Federal Bank checking account designated on your enrollment form. You agree to pay any additional reasonable charges for services you request that are not covered under this agreement. If you close the primary account, you must designate another account. See First Federal Bank's separate Schedule of Fees for additional information.