

# Welcome to First Federal Bank

Your All-In-One Transition Guide



FIRST FEDERAL BANK

*A history of strength and a vision for the future.*

## Interactive PDF Features

Icon

Function



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This arrow indicates a link, when clicked will open a website with more information.

This icon, when clicked, will exit or enter FULL SCREEN mode.

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" Our goal is to make the transition as smooth as possible. "

## Welcome to the First Federal Family!

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We're looking forward to officially merging our two organizations in a few weeks. We're committed to making this transition as seamless and uneventful as possible, and are pleased to inform you **your account numbers and debit cards will remain the same.**

The weekend of **August 24, 2018**, we will be converting all CBC National Bank deposit products to similar First Federal Bank deposit products. This Transition Guide details information about what to expect on conversion weekend and the new services and features that will be available to you after conversion.

First Federal offers you more convenience with a full range of products, valued services, technologies, and locations. Inside you'll find we've highlighted the new services and features available to you, like our local Customer Care team with extended hours for timely resolution.

We want you to be completely satisfied with your new accounts, so if you have any questions or would like to be switched to a different account type, please contact your local branch or call Customer Care at 1-877-499-0572.

We're grateful for your trust and banking relationship.

**Keith Leibfried**  
CEO and President



# What To Expect

## Details to Know

- First Federal is here to help with your transition from CBC National Bank. To contact our Customer Care Team conversion weekend, call 1-877-499-0572 Option 6; 7:30AM – 7:00PM
  - Your account number will not change. Please continue to use your existing checks. Any direct deposits will continue without interruption.
  - Certificate of Deposit (CD) accounts will be converted to an account with the same terms. Upon maturity, your CD will automatically renew.
  - If you have a loan with CBC National Bank you will receive a separate letter with more information and payment instructions
- Effective August 27, 2018, your new payment remittance address is:  
First Federal Bank - Loan Servicing  
PO Box 2029, Lake City, FL 32056
- Remember to update the payment mailing address for any external online payment services. If you were already set up for monthly automatic loan payments from your CBC Bank account, your auto draft payments will continue to draft from your new First Federal Bank account.
  - Safe deposit box rates will remain the same until the time of renewal. Please note the updated rates on page 22.

New

## Local Customer Care Team

Need assistance? Our Customer Care Team is here to help.

1-877-499-0572 (Option 1) Weekday Support (Mon.-Fri.): 7:30AM – 7PM  
1-877-499-0572 (Option 6) Weekend On-Call Support: 7:30AM – 7PM

## Conversion Made Easy



Bill Pay will automatically transfer from your CBC account to your new First Federal Account.



Online & Mobile Banking is as easy as logging in to ffbf.com with your CBC username and password.



Your existing CBC checks will still work after conversion.



If you have a CBC HSA or ATM-only card, you will be reissued a new First Federal debit card automatically. Cards will be mailed the week of August 13th. Please follow the included activation instructions.

All other CBC debit cards will work after conversion. If you would like a First Federal debit card, please visit your local branch after August 27th.

Please contact our Customer Care Team if you have issues.

# What To Do

## Dates to Know

### August 24th

- We will mail your final statement from CBC National Bank. All statements that follow will be from First Federal Bank. Please note, your statement date may change on your new account.
- You will no longer be mailed Non-Sufficient Funds (NSF) or incoming or outgoing wire notices. You can keep track of your account activity through Online and Mobile Banking or set up text/email alerts to notify you of deposits, withdrawals, and low account balances.

### August 27th - Action Items

- Obtain our new wire transfer instructions to avoid delays in receiving incoming wire transfers. Contact any of our branches or call Customer Care at 1-877-499-0572 Option 1 for details.
- Log on to First Federal's Online or Mobile Banking using your CBC credentials. To download our mobile banking app, search for First Federal Bank of Florida in your mobile app store.
- Confirm your Bill Pay information transferred over correctly.
- If you received a new First Federal debit card, activate your card on Monday, August 27, 2018. You will receive a fraud alert enrollment text once your card is activated.
- To continue receiving text/email alerts, please re-enroll through First Federal's Online Banking.
- Update your telebanking number to 1-877-499-0572, Option 2 (AIMEE).



## Conversion Weekend Friday, Aug. 24th – Monday, Aug. 27th

### Conversion Checklist

- Online and Mobile Banking will be unavailable from: 6PM Friday, Aug. 24th through 6AM Monday, Aug. 27th.
- Online Bill Pay will be unavailable from: 6PM Friday, Aug. 24th through 6AM Monday, Aug. 27th.  
Make sure you don't have any bills scheduled for payment during the weekend of conversion.
- ATM withdrawal limits will be \$500 per day, per card from: 6PM Friday, Aug. 24th through 6AM Monday, Aug. 27th.
- Withdraw any cash needed for conversion weekend before Friday, August, 24th.

New

## Instant Issue Debit Cards

Starting August 27th, new or replacement debit cards can be printed same day at any of our branches. Please see a branch representative for details.



# Personal Banking Solutions

# Personal Banking Products

## Personal Products

Personal Checking/Savings Accounts

eStatements & Text/Email Alerts

Online Banking with Bill Pay & PopMoney

Telephone Banking with 24/7 Access (AIMEE)

Direct Deposit

Visa Debit Cards

Mobile Banking with Mobile Deposit

Safe Deposit Boxes (Subject to availability)

Domestic & International Wire Services

Foreign Currency Exchange

Notary Services

Cashier's Checks

Credit Card Cash Advances

Personalized Check Ordering

Medallion Signature Guarantee Services

Credit Cards

## Little Card. Big Possibilities.

Earning rewards with your debit card is easy with our uChoose Rewards program.<sup>1</sup> You can earn points on everyday purchases and even more with online specials. Sign up, keep track of your points, check for online specials, and redeem your points at [uchooserewards.com](http://uchooserewards.com).

Redeem your points for:

- Merchandise
- Travel
- Gift Cards
- Cash Back

We also offer uChoose Rewards credit cards for personal and business. Visit your local branch for more details.



<sup>1</sup>) uChoose Rewards: Points may take up to 40 days to show in your account. Cash back rewards may be subject to tax reporting.





## Personal Checking Solutions for Everyone

The CBC accounts listed below will be migrating to a comparable First Federal account at conversion.

CBC Accounts		First Federal Accounts	Notable Differences
CBC Basic	➔	FF Essential Free (Ages 16-30)	No monthly service charge; at age 31 automatically converts to FFB Enhanced
	➔	FF Enhanced	\$9 monthly service charge; \$2 discount for eStatement
	➔	FF Essential Senior (Age 55+)	\$1,000 daily balance or \$6 monthly service charge; \$2 discount for eStatement (Service Charge waived until 2019)
CBC Value+ Checking	➔	FF Enhanced	\$9 monthly service charge; \$2 discount for eStatement (CBC Customers will retain BaZing benefits)
CBC Premium+ Interest	➔	FF Elite	\$5,000 daily balance or \$25,000 relationship to avoid \$13 monthly service charge (CBC customers will retain BaZing benefits)
CBC Elite	➔	FF Elite	\$5,000 daily balance or \$25,000 relationship to avoid \$13 monthly service charge (CBC customers will retain BaZing benefits)
CBC HSA Family, Individual	➔	FF HSA	\$1,000 daily balance or \$3 service charge; \$3 discount with eStatement or direct deposit
CBC Advantage Checking	➔	These accounts will migrate over to FF as is.	



## Personal Savings Solutions for Everyone

The CBC accounts listed below will be migrating to a comparable First Federal account at conversion.

CBC Accounts		First Federal Accounts	Notable Differences
CBC Savings	➔	FF Personal Savings	\$500 daily balance or \$13 quarterly service charge; \$6 per transfer or withdrawal over 9 per quarter
CBC Minor Savings	➔	FF Student Savers (Up to age 24)	No service charge; \$4 per transfer or withdrawal over 9 per quarter
CBC Christmas Club	➔	FF Christmas/Vacation Club	\$500 daily balance or \$13 quarterly service charge; \$25 penalty for early withdrawal; \$10 monthly auto transfer required (no charge for FF Enhanced or FF Elite account holders)
CBC IRA Savings	➔	FF IRA Savings Account	No change from CBC account
CBC Personal MMA Investor	➔	FF Cash Management Account	\$2,500 daily balance or \$14 service charge; \$3 discount for eStatement
CBC Money Market Investor			
CBC VIP Checking/ Savings/CD/ Money Market	➔	These accounts will migrate over to FF as is.	

New

### Community Rewards

Let's make a difference together with our Community Rewards program. When enrolled, every time you use your First Federal debit card we will donate money to a participating organization.



Personal Checking Details

Each checking account comes with Online Banking with Bill Pay<sup>1</sup>, Mobile Banking with Mobile eDeposit<sup>1</sup>, text/email alerts<sup>3</sup>, and an instant-issue Visa Debit Card.

Checking Accounts	ESSENTIAL FREE CHECKING	ESSENTIAL SENIOR CHECKING	ENHANCED CHECKING	ELITE CHECKING	HSA
Monthly Service Charge	\$0	\$6	\$9	\$13	\$3
Ways to Avoid Monthly Service Charge		Keep a \$1,000 daily balance, save \$4; use eStatements <sup>2</sup> , save \$2	Use eStatements <sup>2</sup> , save \$2	Keep a \$5,000 daily balance or \$25,000 loan/deposit relationship, save \$13	Keep a \$1,000 daily balance, save \$3, or use eStatements, save \$3
Age Requirements	16-30 <sup>4</sup>	55+	18+	18+	18+
Minimum Opening Balance	\$25	\$50	\$50	\$50	\$50
Debit Card	Standard Visa Debit Card	Standard Visa Debit Card	Personalized Visa Debit Card	Personalized Visa Debit Card	Standard Visa debit card
Checks	Purchase at Standard Price	Discounted Check Price	1 Box of Standard Checks Per Year	1 Box of Standard Checks Per Year	Purchase at Standard Price
NSF Fee Waivers			1 Per Year Upon Request	1 Per Year Upon Request	
ATM Fees Refunded			With Receipt	Other bank fees, with receipt. First Federal fee waived	
Interest Bearing				✓	
VIP Customer Service Number <sup>5</sup>				✓	
uChoose Rewards Credit Card				Annual Fee Waived	
Exclusive Offers and Seminars				✓	



Personal Savings Details

Each savings account comes with Online Banking, Mobile Banking with eDeposit<sup>1</sup> and text/email alerts<sup>3</sup>,

Savings Accounts	PERSONAL SAVINGS <sup>6</sup>	CHRISTMAS OR VACATION CLUB SAVINGS <sup>7</sup>	STUDENT SAVERS <sup>8</sup>	CASH MANAGEMENT ACCOUNT <sup>9</sup>
Service Charge	\$13/quarter	\$13/quarter	\$0	\$14/month
Ways to Avoid Monthly Service Charge	Keep a \$500 daily balance, save \$13	Keep a \$500 daily balance or auto transfer (\$10 minimum) from Enhanced or Elite, save \$13		Keep a \$2,500 daily balance, save \$14 or use eStatement <sup>2</sup> , save \$3
Minimum Opening Balance	\$50	\$25	\$5	\$50
Interest Bearing	\$1,000 daily balance required to earn interest	\$1,000 daily balance required to earn interest	\$5 daily balance required to earn interest	\$5,000 daily balance required to earn interest
VIP Customer Service Number <sup>5</sup>				✓

1) Bill Pay and Mobile eDeposit: Online banking required. Must be 18-years-old or have a parent/guardian be on the account with a minor. Mobile eDeposit limit is \$2,500 per day.

2) eStatements: Online banking required.

3) Text Message Alerts: Standard mobile carrier text messaging rates apply.

4) Essential Free Checking: After customer turns 31, account will be converted to an Enhanced Checking account.

5) VIP Customer Service number is your local branch number, then extension 5555.

6) Personal Savings: \$6 charge per withdrawal over 9 per quarter including in person withdrawals. Restricted to 6 transfers per month by telephone, preauthorized transfer or other order by the customer, with no transfers by check, or similar order to third parties, does not include in-person withdrawals. Fees may reduce earnings.

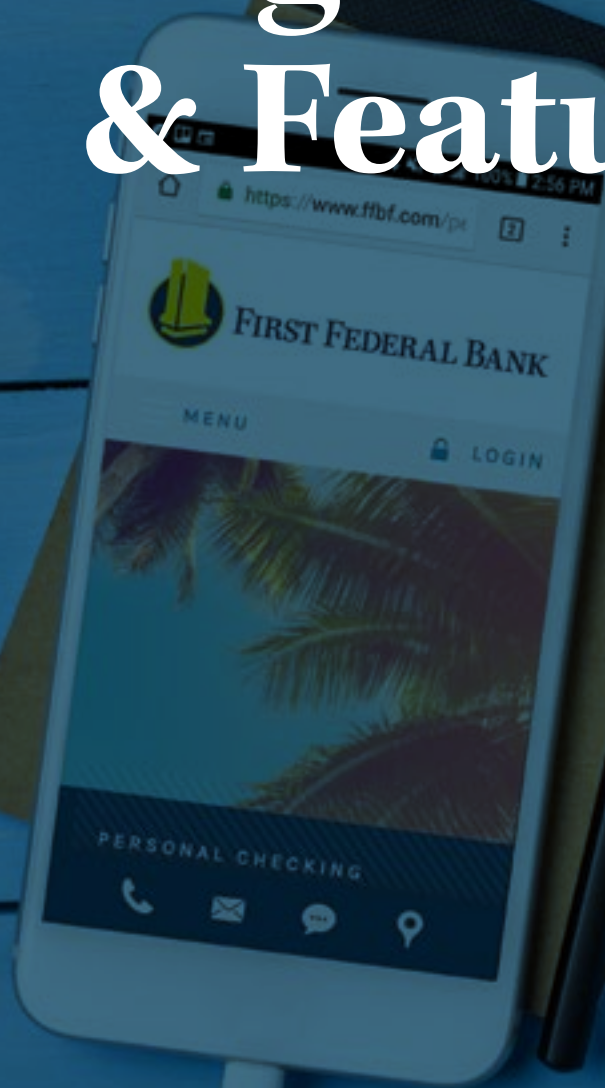
7) Club Savings: To waive quarterly service charge, minimum \$10 monthly automatic transfer from Enhanced or Elite Checking is required. Customer chooses May 1 (Vacation) or November 1 (Christmas) distribution date. Early withdrawal penalty is \$25. Fees may reduce earnings.

8) Student Savers: Age requirements: 0 to 24-years-old. A parent or guardian must be a signer on the account with a minor under 16 years-old. At age 25, the account will convert to a Personal Savings account. \$4 charge per withdrawal over 9 per quarter including in person withdrawals. Restricted to 6 transfers per month by telephone, preauthorized transfer or other order by the customer, with no transfers by check, or similar order to third parties, does not include in-person withdrawals. Fees may reduce earnings.

9) Cash Management: Up to 6 transfers per month allowed by telephone, preauthorized transfer or other order by the customer. \$10 charge per withdrawal over 6 per month. Restricted to 6 transfers per month by telephone, preauthorized transfer or other order by the customer, with no transfers by check, or similar order to third parties, does not include in-person withdrawals. Fees may reduce earnings.



# Digital Services & Features



## Existing Features







eStatements







**Popmoney**  
Person to Person Payments



**CardValet**  
Credit & Debit Card Management





**Allpoint ATM Network**  
Over 55,000 surcharge free ATMs.

## Additional Features



**Customer Care Center**



**Online Chat Support**



**Text/Email Alerts**



**AIMEE**  
Telebanking System  
1-877-499-0572

Apple Pay

G Pay

SAMSUNG pay

For more info, call Customer Care at 1-877-499-0572 or visit



\*Must have a First Federal Debit Card.



# Business Banking Solutions



## Business Products

Business Checking & Savings

Credit Cards & Debit Cards

Safe Deposit Boxes\*

Domestic & International Wire Services

Foreign Currency Exchange

Notary Services

Cashier's Checks

Credit Card Cash Advances

Personalized Check Ordering

Medallion Signature Guarantee Services

Overdraft Protection Lines of Credit\*\*

Merchant Card Services Processing

Check Collection Services

Courier Services

\* Subject To Availability

\*\* Subject To Credit Approval

## eCorp Services

Real-Time Access & Review

Real-Time Fund Transfers

Wire Services

Positive Pay

Automated Clearing House (ACH)

eDeposit Merchant Capture

Transaction Management

Check & Deposit Images

Contact Corporate Services for more information at 386-755-0600, ext. 4151 or [corporateservices@ffbf.com](mailto:corporateservices@ffbf.com).

Attention  
Quicken®  
Users

First Federal is also compatible with 3rd party software, including Quicken® and QuickBooks™

## New

## Lockbox Services

Accept payments from customers either by mail or online. Lockbox banking provides companies with a very efficient way of depositing customer payments especially if a company is unable to deposit checks on a timely basis and/or if it is constantly receiving customer payments through the mail. It improves cash flow by accelerating the collection of payments, establishes greater audit control, improves the security of payment remittance handling by separating invoicing and receiving functions, automatically updates the company's accounts receivable programs and has valuable research functions stored all in one place.





## Business Checking & Savings Solutions

The CBC accounts listed below will be migrating to a comparable First Federal account at conversion.



CBC Accounts	First Federal Accounts	Notable Differences
CBC Free Business Checking	→ FF Essential Business (less than 150 items paid or deposited)	\$1,500 daily balance or \$8 service charge per month; \$2 discount for eStatement
	→ FF Enhanced Business (150-300 items paid or deposited)	\$3,000 daily balance or \$16 service charge per month; \$2 discount for eStatement
	→ FF Elite Business (> 300 items paid or deposited)	Full analysis (Charges waived until 2019)
CBC Business Interest Checking - FL/GA	→ FF Interest Checking Business	\$3,000 daily balance or \$14 per month; \$3 discount for eStatement
CBC Business Interest Checking - SC		
CBC Commercial Interest Checking		
CBC Business Savings	→ FF Business Savings	\$500 daily balance or \$13 quarterly service charge; \$6 per transfer or withdrawal over 9 per quarter <sup>4</sup>
CBC Civic Checking	→ FF Community Partners	No service charge
CBC IOLTA/IOTA	→ FF Interest Checking Business	No service charge
CBC Public Funds	→ FF Public Funds Checking	No service charge
CBC Public Funds MMA FL/GA	→ FF Cash Management Account Public Funds	\$2,500 daily balance or \$14 service charge; \$3 discount for eStatement; \$6 per transfer or withdrawal over 9 per quarter. <sup>5</sup>
CBC Business MMA Investor	→ FF Cash Management Account	



## Business Checking Details

Each checking account requires a \$50 opening balance, and comes with an instant-issue Business Debit Card and Mobile Banking with eDeposit<sup>1</sup>.

Checking Accounts	ESSENTIAL BUSINESS CHECKING	ENHANCED BUSINESS CHECKING	ELITE BUSINESS CHECKING
Monthly Service Charge	<b>\$8</b>	<b>\$16</b>	<b>Analysis Charges</b>
Ways to Avoid Monthly Service Charge	Keep a \$1,500 daily balance or \$15,000 loan balance	Keep a \$3,000 daily balance or \$30,000 loan balance	Based on earnings credit from daily balances & loan balances
Discount For eStatement <sup>2</sup>	\$2	\$2	Included
Items Paid and/or Deposited	Up To 150 Items	Up To 300 Items	More Than 300 Items
Online Banking	Included	Included; eCorp Upgrade Available	Included; eCorp Upgrade Available
Checks	Purchase at Standard Price	Up To \$50 Credit for First Order	Up To \$75 Credit for First Order
Check Images With Statements	Available For \$5.25 Per Month	✓	✓
Text and Email Alerts <sup>3</sup>	Low Balance, Deposit, and Paid Item Alerts	✓	✓
Merchant Services	Available at Additional Cost	Available at Additional Cost	Available at Additional Cost
NSF Fee Waivers		1 per Year, Upon Request	1 per Year, Upon Request

1) Mobile eDeposit: Online banking required.

2) eStatements: Online banking required.

3) Text Message Alerts: Standard text messaging rates apply.

4) Business Savings: \$6 charge per withdrawal over 9 per quarter including in person withdrawals. Up to 6 transfers per month allowed by telephone, preauthorized transfer or other order by the customer, with no transfers by check, draft, or similar order to third parties, unlimited withdrawals in person. Restricted to 6 transfers per month by telephone, preauthorized transfer or other order by the customer, with no transfers by check, or similar order to third parties, does not include in-person withdrawals. Fees may reduce earnings.

5) Cash Management: \$50 to open. The interest rate and APY are subject to change without notice. Fees may reduce earnings. Up to 6 transfers per month allowed by telephone, pre-authorized transfer or other order by the customer. \$10 charge per withdrawal over 6 per month. Restricted to 6 transfers per month by telephone, preauthorized transfer or other order by the customer, with no transfers by check, or similar order to third parties, does not include in-person withdrawals. Fees may reduce earnings.





## Business Checking Details

Each checking account requires a \$50 opening balance, and comes with an instant-issue Business Debit Card and Mobile Banking with eDeposit<sup>1</sup>.

Checking Accounts	INTEREST CHECKING	COMMUNITY PARTNERS
Monthly Service Charge	\$14	\$0
Ways to Avoid Monthly Service Charge	Keep a \$3,000 daily balance	
Discount For eStatement <sup>2</sup>	\$3	
Items Paid and/or Deposited	Up To 300 Items	Up To 150 Items
Online Banking	Included; eCorp Upgrade Available	Included; eCorp Upgrade Available
Checks	Purchase at Standard Price	Purchase at Standard Price
Check Images With Statements	✓	Available For \$5.25 Per Month
Text and Email Alerts <sup>3</sup>	✓	✓
Merchant Services	Available at Additional Cost	Available at Additional Cost



## Business Savings Details

Each savings account requires a \$50 opening balance, and comes with Online Banking and Mobile Banking with eDeposit<sup>1</sup>.

Savings Accounts	BUSINESS SAVINGS <sup>4</sup>	CASH MANAGEMENT ACCOUNT <sup>5</sup>
Monthly Service Charge	\$13/Quarter	\$14/Month
Ways to Avoid Monthly Service Charge	Keep a \$500 daily balance, save \$13	keep a \$2,500 daily balance, save \$14 or use eStatements, save \$3
Interest Bearing	\$1,000 daily balance required to earn interest	\$5,000 daily balance required to earn interest
Tiered Interest Rates		✓

1) Mobile eDeposit: Online banking required.

2) eStatements: Online banking required.

3) Text Message Alerts: Standard text messaging rates apply.



# Personal & Business Lending Solutions



### Personal Lending Products

- FHA, USDA, VA, Conventional
- Fixed-Term or Adjustable-Term
- Construction-To-Permanent
- Up To 100% Financing Available\*
- New** Manufactured Housing
- Renovation Loans
- Lot & Land Loans



### Business Lending Solutions

- Conventional
- Equipment/Vehicle Loans
- Real Estate Loans
- Lines of Credit
- Term Notes
- New** Warehouse Lending
- SBA 7a Loans
- SBA 504 Loans
- USDA Loans

\*All loans are subject to approval.



# Additional Information



New

## Easy Wire Transfers

Streamlined wire transfer process, making wire transfers easier than ever.



COLLECTIONS

Domestic (Customer)	\$12 per item
International (Customer)	\$15 per item

WIRE TRANSFER CHARGE/DOMESTIC

Non-Customer	Not Available
Incoming Domestic	\$10
Outgoing Domestic	\$25

WIRE TRANSFER CHARGE/FOREIGN

Non-Customer	Not Available
Incoming Foreign	\$30
Outgoing Foreign	\$35

SAFE DEPOSIT BOXES - ANNUAL RENTAL

3x5	\$40 - \$5 discount w/payment auto draft
5x5	\$55 - \$5 discount w/payment auto draft
3x10	\$65 - \$5 discount w/payment auto draft
5x10	\$75 - \$5 discount w/payment auto draft
10x10	\$95 - \$5 discount w/payment auto draft
Lost Key	\$10 Plus Cost to Drill Box (Minimum \$120)
Late Rental Payment	10% of Amount Due

MISCELLANEOUS CHARGES

Account Closing	\$25 if closed within 90 days
Account Printout, Copy of Statement or Special Statement	\$5
Account Reconciliation	\$26.00 per hour/\$26.00 minimum.
Account Research	\$26.00 per hour/\$26.00 minimum.
ATM Mini Statement	\$1.25
ATM Transactions - Foreign ATM Withdrawl	\$2 per Transaction

BILL PAY

Account to Account Transaction	\$2
Overnight Check	\$14.95
Same Day Bill Pay	\$9.95
Cashier's Checks (Customer)	\$5

CHECK CASHING

Non-Customer Cashing Non-Customer Check	5% (\$10 minimum)
Non-Customer Cashing Business Customer Check	\$5
Check Images in Statements	\$5.25
Check Printing	Fees Vary with Style Ordered
Copy of Canceled Check	\$5
Counter Checks	\$1 per page
Deposit Account Verification	\$7.50
Deposit Correction Fee (Per Correction Over 2 Per Statement Cycle)	\$5
Disposable Bags	15¢

MISCELLANEOUS CHARGES CONTINUED

Dormant Account Fee (Checking After 12 months)	\$10 per month
Fax In/Out (Customers)	\$1 per page local/\$2 per page LD
Foreign Currency Purchase (Customer)	\$10 Plus Shipping
Legal Process Fee	\$150 or 3% of Amount, Whichever is Higher (Including but not limited to Garnishment, Government Levy, Escheatment and similar orders)
Hold Mail Fee (Not Available to New Customers)	\$5
HSA Enrollment Fee (One Time Fee)	\$25
IRA/HSA Annual Maintenance Fee	\$15
IRA/HSA Custodial Transfer Fee	\$50
NSF Paid Item Fee	\$36 per item*
NSF Returned Item Fee	\$36 per item*
Overdraft Charge (beginning second day of overdraft)	\$6 per day**
Overdraft Protection	\$5 per transfer
Photocopies	25¢ per page
Replacement Debit Card	\$10
Return Deposit Item	\$10
Return Mail Fee	\$5 per month
Stop Payment Order	\$36 at Branch/\$31 When Placed Online
Telephone/Fax Transfer Request	\$5
Zipper Bags	\$5

Business Account Fees & Service Charges

Effective August 27, 2018

ANALYSIS FEES (Includes ACH & Cash Services Customers)

Account Maintenance Fee	\$5
Collection Domestic	\$10
Collection International	\$20
Disposable Bags	15¢
Items Deposited	9¢ per item
Items Paid	9¢ per item
Return Deposited Item	\$10
Rolls of Coin	25¢per roll
Straps of Currency (Made Available)	60¢ per strap

eCORP FEES

Internal Transfer	\$4 per month
eDeposit Merchant Capture	\$37 per month
ACH	\$24 per month
Wires	\$12 per month
Positive Pay	\$4 per month

10% discount for businesses that use all First Federal eCorp services.

\*Fee applies to each overdraft item and each NSF returned item with no more than five Items charged each day.

\*\*The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.





# Savings & Deposit Account Rates

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer. For rate information please call 1-877-499-0572.

Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Daily Balances	Interest Rate	Annual Percentage Yield
Savings <sup>1</sup>	\$50	\$1,000 <sup>2</sup>	NA	0.02%	0.02%
Club <sup>1</sup>	\$25	\$1,000 <sup>2</sup>	NA	0.02%	0.02%
Student Savers <sup>1</sup>	\$5	\$5	NA	0.02%	0.02%
Health Savings Account <sup>1</sup>	\$50	NA	\$0 - \$2,499.99	0.03%	0.03%
			\$2,500.00-\$9,999.99	0.05%	0.05%
			\$10,000 and up	0.10%	0.10%
Interest Checking <sup>1</sup>	\$50	\$5,000 <sup>2</sup>	\$5,000 and up	0.01%	0.01%
Elite <sup>1</sup>	\$50	\$ 5,000 <sup>2</sup>	\$5,000 - \$24,000.00	0.03%	0.03%
			\$25,000.00-49,999.99	0.06%	0.06%
			\$50,000.00 and up	0.10%	0.10%
Cash Management Account <sup>1</sup>	\$50	\$5,000 <sup>2</sup>	\$0 - \$9,999	0.25%	0.25%
			\$10,000.00 - \$49,999.99	0.45%	0.45%
			\$50,000.00 - 249,999.99	0.55%	0.55%
			\$250,000.00 - 749,999.99	0.60%	0.60%
			\$750,000.00 - 999,999.99	0.60%	0.60%
			\$1,000,000.00 and up	0.60%	0.60%

1) The interest rate and annual percentage yield may change after account opening.  
2) Daily balance. The amount of the principal in the account each day. Account will earn no interest on any day that the balance falls below this amount.

Fees could reduce the earnings on the account.  
Interest is compounded daily and credited monthly excluding regular and student savings.

Rates and APY Effective as of June 6, 2018.

# Overdraft Coverage Options

Information about protecting yourself if you overdraw your account.

## Option 1: NO to First Federal Debit Card Courtesy Overdraft Coverage (Default)

This means you do not want us to authorize and pay ATM withdrawals and everyday debit card transactions when you don't have enough money available in your account. There will be no fee when your transactions are declined.

## Option 2: YES to First Federal Debit Card Courtesy Overdraft Coverage

The Bank may authorize and pay ATM withdrawals and everyday debit card transactions when you don't have enough money available in your account for a fee.

NSF Paid Item Fee	\$36 per item
NSF Returned Item Fee	\$36 per item
Daily Overdraft Charge	\$6 Begins 2nd day of overdraft & charged for up to 20 days
Maximum number of overdraft fees per Business Day	5 items per account

## Overdraft Protection

This option can be combined with any other overdraft option and may be a less expensive option than the courtesy overdraft coverage in Option 2.

Overdraft Protection Fee	\$5 per transfer when you elect to link your checking account to another First Federal account, First Federal Line of Credit or First Federal Visa Credit Card to automatically transfer funds as needed.
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## What about coverage for checks and ACH transactions?

Overdrafts for checks and ACH transactions are paid at our discretion and subject to overdraft fees. You may remove the courtesy overdraft limit for check and ACH transactions at any time.

We may pay overdrafts up to \$300 (up to \$100 for Essential Free Checking account), but we do not guarantee that we will always authorize and pay any type of transaction.

Your Overdraft Coverage opt-in options will migrate from CBC. If you wish to change your overdraft coverage, please contact your local branch or call Customer Care at 1-877-499-0572.



## CONSUMER DEPOSIT ACCOUNT TERMS AND CONDITIONS - FLORIDA

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the customer relationship agreement or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us. This agreement is subject to applicable federal laws and the laws of the State of Florida (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

(1) summarize some laws that apply to common transactions;

(2) establish rules to cover transactions or events which the law does not regulate;

(3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and

(4) give your disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing. As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. “Party” means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

**ARBITRATION** - You agree that your sole remedy for all claims and disputes arising under or relating to your account(s) or this agreement will be settled by binding arbitration in the State of Florida. The arbitration shall be conducted by an experienced arbitrator on a confidential basis pursuant to the Commercial Arbitration Rules of the American Arbitration Association. Any decision or award of such arbitration shall be binding upon all parties, in writing and shall include the assessment of costs, expenses and reasonable attorney’s fees. An award of arbitration may be confirmed by a court of competent jurisdiction.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys’ fees.

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after the close of business (7:30 am for night depository) on a business day we are open, or received on Saturday or a day we are not open for business, as if initiated on the next following business day that we are open.

**WITHDRAWALS** - Unless clearly indicated otherwise on the account records, any of you acting alone who signs in the space designated for signatures on the customer relationship agreement may withdraw or transfer all or any part of the account balance at any time, regardless of the type of ownership chosen. Each of you authorizes each other person signing the customer relationship agreement to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as apposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. We may require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds. Single-Party Account - Such an account is owned by one party. Multiple-Party Account - Such an

## CONSUMER DEPOSIT ACCOUNT TERMS AND CONDITIONS - FLORIDA - CONTINUED

account is payable on request to one or more of two or more parties, whether or not a right of survivorship is mentioned. Multiple-Party Account - Tenancy by the Entireties - The parties to the account are husband and wife and hold the account as tenants by the entirety.

**RIGHTS AT DEATH** - Single-Party Account - At the death of a party, ownership passes as part of the party’s estate. Multiple-Party Account With Right of Survivorship - At death of party, ownership passes to the surviving party or parties. Multiple-Party Account Without Right of Survivorship - At death of party, deceased party’s ownership passes as part of deceased party’s estate. Single-Party Account With Pay-on-Death Designation - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party’s estate. Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party’s estate.

**AUTHORIZED SIGNATURES** - The authorized signatures for an account are those reflected on the customer relationship agreement, any resolution or other separate written authorization relating to the account received by us. For the payment of funds and for other purposes relating to any account you have with us, we are authorized to recognize those signatures, but we will not be liable to you for refusing to honor a check or other signed instructions if we believe, in good faith, that the signature appearing on such checks or instructions is not genuine. If the customer relationship agreement is not returned, you agree that we will not be liable to you for honoring checks or other signed instructions if we believe in good faith that the signature appearing on such checks or instructions is authorized. When your account is established, you may indicate your desire for more than one authorized signature on a check or other item drawn against the account by designating a specific number of desired signatures on the customer relationship agreement, a resolution or in a separate written authorization that is received by us. However, we do not offer accounts that require two or more signatures. Any such designation is solely for your convenience and internal control purposes and not binding on us. As a result, you agree that we may pay checks against your account without regard to the number of desired signatures. You may also give another person authority over your account by your conduct or failure to act and, although we may recognize such authorization, we may refuse to do so without liability to you. For example, if you voluntarily give information about your account (such as our routing and transit numbers and/or your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to that party, any item presented against your account by the party to whom you gave the information is deemed to have been authorized by you. Moreover, you guarantee and warrant that any unsigned draft that you deposit into your account is authorized.

**FACSIMILE SIGNATURES** - We are not liable for and reserve the right to reject any item drawn against any account that bears or appears to bear a signature or endorsement made by use of a facsimile signature stamp, machine or any method other than an original handwritten signature or endorsement, whether or not genuine. If you use, place or make a facsimile signature or endorsement on any item, you bear the risk of any unauthorized use of your facsimile method or the use

of fake facsimiles and you agree that we may pay and charge your account for such item, regardless of by whom or by what means the actual or purported facsimile signature or endorsement may have been affixed (whether or not authorized) and regardless of by whom or by what means the item was created (whether or not authorized). As a result, you should maintain close control over your facsimile signature or endorsement device and promptly review your statements for unauthorized use of the device.

**STOP PAYMENTS** - You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you signed the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**STATEMENTS** - You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors – In addition to your duty to review your statements for unauthorized signatures, alterations, and forgeries, you agree to examine your statement with reasonable promptness for any other error – such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 30 days. Failure to examine your statement and report any such errors to us within 30 days of when we first send or make



**CONSUMER DEPOSIT ACCOUNT TERMS AND CONDITIONS - FLORIDA - CONTINUED**

the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

**DIRECT DEPOSITS** - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**TEMPORARY ACCOUNT AGREEMENT** - If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the customer relationship agreement may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**SETOFF** - We may (without prior notice and when permitted by law) set off funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of setoff does not apply to this account if: (a) it is an IRA or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor’s right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**CONVENIENCE ACCOUNT AGENT** (Single-Party Accounts Only) - A convenience account, as defined by Florida law, means a deposit account other than a certificate of deposit, in the name of one individual, in which one or more individuals have been designated as agent with the right to make deposits to and withdraw funds from or draw checks on such account on the owner’s behalf. A single individual is the owner, and the agent is merely designated to conduct transactions on the owner’s behalf. Only the owner may designate, substitute, or remove an agent. We undertake no obligation to monitor transactions to determine that they are on the owner’s behalf.

**RESTRICTIVE LEGENDS** - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are “must be presented within 90 days” or “not valid for more than \$1,000.00.”

**CHECK PROCESSING** - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**CHECK CASHING** – We may charge a fee for anyone that does not have an account with us who is cashing a check, draft, or other instrument written on your account. We may also require reasonable identification to cash such a check, draft, or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**TRANSACTION ACCOUNT ORGANIZATION** – We have organized your transaction account in a nontraditional way. Your transaction account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an

**CONSUMER DEPOSIT ACCOUNT TERMS AND CONDITIONS - FLORIDA - CONTINUED**

interest-bearing account. You will not see any difference between the way your transaction account operates and the way a traditionally organized transaction account operates, but this organization makes us more efficient and helps to keep costs down.

**ACCOUNT INSTRUCTIONS** - By signing this agreement, you authorize First Federal, now or in the future, to accept and act upon instructions from any authorized signer on the account(s) to do the following with regard to your account(s):

1. To open deposit accounts with First Federal
2. To transfer all or any portion of the balance of our accounts to any other account with First Federal. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account or money market account to another account or to third parties to a maximum of six per month (less the number of “preauthorized transfers” during the month). Other account transfer restrictions may be described elsewhere.
3. To close deposit accounts, process changes of account information or account type, otherwise service any of my First Federal accounts;
4. To obtain related services offered by First Federal. You may give instructions orally or in writing, in person, by mail, messenger, telephone, facsimile, computer terminal, wire service, automated teller machine, or by any other reasonable method. We may accept and act upon such instructions which do not contain your signature with the same effect as if such instructions were signed by you. However, you acknowledge that we may, at our option, require your original signature or any other documentation before accepting and acting upon any instructions.

**OVERDRAFT PROTECTION AGREEMENT** – Unless we have agreed otherwise in writing, we are under no obligation to pay a check that exceeds the balance in your account. If, however, you have authorized overdraft protection, we may pay the overdraft by transferring funds to your checking account from the account(s) indicated by you on page two of the Customer Relationship Agreement. We may charge a service charge for the transfer. We will pay the overdraft if the check is signed by you or by the joint account holder.

We may make the transfer from the account(s) as specified on page two of the Customer Relationship Agreement, even though the transfer may reduce the balance in the debited account below any minimum balance requirement for that account. If we have a written loan agreement with you, we may pay the overdraft by increasing the outstanding loan balance on the loan account(s) indicated by you on page two of the Customer Relationship Agreement. Overdraft protection provided by increasing your loan account balance requires a prior approved line of credit in accordance with the financial institution’s loan policy and is subject to various additional disclosures

**AUTOMATIC TRANSFER AUTHORIZATION** - The accounts listed on page two of the Customer Relationship Agreement are covered by their individual terms and conditions, unless modified by this Authorization. If a transfer is made from a savings account or an

interest bearing checking account, we may require 7 days’ written notice of withdrawal. If no termination date is specified on page two of the Customer Relationship Agreement, this Authorization will remain in effect until terminated by the depositor in writing. You agree to keep enough money in your Debited Account to cover the transfers you request by this Authorization. If your Debited Account balance is insufficient to cover the transfers you authorize, we may cancel this Authorization immediately without notice. We may use our rights and remedies under applicable law and our rules and regulations governing these types of accounts. These may include returning your checks or drafts unpaid and closing your account(s) by mailing a proper notice to you with a check equal to the balance in the account.

You agree, in consideration of this service rendered by us, to indemnify (repay us for any loss) and hold us harmless (release us from any responsibility) from any liability or loss due to the dishonor of any check presented. The liability or loss covered may include both a charge made or refused to be made by us under this Authorization. You agree to follow the rules that govern your account(s) as stated on your account agreement and as amended from time to time. We may take any security measures that we believe are necessary without notice to you.

Loan Payment Authorization - If the Credited Account listed on page two of the Customer Relationship Agreement is a debt you owe us (e.g., a mortgage or installment loan), you agree that we may continue to charge the Debited Account until the loan is paid or until you provide us with written notice of termination.

If your Debited Account does not have a sufficient balance on a day that a payment is to be debited, we may stop further efforts to debit your Debited Account. We may require you to make the payment and all subsequent payments until all payments under the loan are current. We will not use the availability of any credit line you may have with us to determine whether your Debited Account has a sufficient balance. At our option and discretion, we may resume charging the Debited Account without further instruction from you once all payments are current. If we do not resume charging your Debited Account, we will notify you in writing that we have terminated this Authorization. Termination of this Authorization does not excuse you from making timely payment under the terms of the loan.

**AMENDMENTS AND TERMINATION** - We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you. If you would like further information on FDIC insurance, please visit the FDIC’s website at <https://www.fdic.gov/edie/index.html>.



CONSUMER DEPOSIT ACCOUNT TERMS AND CONDITIONS - SOUTH CAROLINA

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the customer relationship agreement or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us. This agreement is subject to applicable federal laws and the laws of the State of South Carolina (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give your disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. “Party” means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

**ARBITRATION** - You agree that your sole remedy for all claims and disputes arising under or relating to your account(s) or this agreement will be settled by binding arbitration in the State of South Carolina. The arbitration shall be conducted by an experienced arbitrator on a confidential basis pursuant to the Commercial Arbitration Rules of the American Arbitration Association. Any decision or award of such arbitration shall be binding upon all parties, in writing and shall include the assessment of costs, expenses and reasonable attorney’s fees. An award of arbitration may be confirmed by a court of competent jurisdiction.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys’ fees.

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after the close of business (7:30 am for night depository) on a business day we are open, or received on Saturday or a day we are not open for business, as if initiated on the next following business day that we are open.

**WITHDRAWALS** - Unless clearly indicated otherwise on the account records, any of you acting alone who signs in the space designated for signatures on the customer relationship agreement may withdraw or transfer all or any part of the account balance at any time, regardless of the type of ownership chosen. Each of you authorizes each other person signing the customer relationship agreement to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as apposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. We may require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds. Single-Party Account - Such an account is owned by one party. Multiple-Party Account – Parties own

CONSUMER DEPOSIT ACCOUNT TERMS AND CONDITIONS - SOUTH CAROLINA - CONTINUED

account in proportion to net contributions unless there is clear and convincing evidence of a different intent. .

**RIGHTS AT DEATH** - Single-Party Account - At the death of a party, ownership passes as part of the party’s estate. Multiple-Party Account With Right of Survivorship - At death of party, ownership passes to the surviving party or parties. If two or more parties survive and one is the surviving spouse of the deceased party, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving parties in equal shares, and augments the proportion to which each surviving party, immediately before the deceased party’s death, was beneficially entitled under law, and the right of survivorship continues between the surviving parties. Multiple-Party Account Without Right of Survivorship - At death of party, deceased party’s ownership passes as part of deceased party’s estate. Single-Party Account With Pay-on-Death Designation - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party’s estate. Multiple-Party Account With Right of Survivorship and Pay-on Death Designation - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party’s estate.

**AUTHORIZED SIGNATURES** - The authorized signatures for an account are those reflected on the customer relationship agreement, any resolution or other separate written authorization relating to the account received by us. For the payment of funds and for other purposes relating to any account you have with us, we are authorized to recognize those signatures, but we will not be liable to you for refusing to honor a check or other signed instructions if we believe, in good faith, that the signature appearing on such checks or instructions is not genuine. If the customer relationship agreement is not returned, you agree that we will not be liable to you for honoring checks or other signed instructions if we believe in good faith that the signature appearing on such checks or instructions is authorized. When your account is established, you may indicate your desire for more than one authorized signature on a check or other item drawn against the account by designating a specific number of desired signatures on the customer relationship agreement, a resolution or in a separate written authorization that is received by us. However, we do not offer accounts that require two or more signatures. Any such designation is solely for your convenience and internal control purposes and not binding on us. As a result, you agree that we may pay checks against your account without regard to the number of desired signatures. You may also give another person authority over your account by your conduct or failure to act and, although we may recognize such authorization, we may refuse to do so without liability to you. For example, if you voluntarily give information about your account (such as our routing and transit numbers and/or your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to that party, any item presented against your account by the party to whom you gave the information is deemed to have been authorized by you. Moreover, you guarantee and warrant that any unsigned draft that you deposit into your account is authorized.

**FACSIMILE SIGNATURES** - We are not liable for and reserve the right to reject any item drawn against any account that bears or appears to bear a signature or endorsement made by use of a facsimile signature stamp, machine or any method other than an original handwritten signature or endorsement, whether or not genuine. If you use, place or make a facsimile signature or endorsement on any item, you bear the risk of any unauthorized use of your facsimile method or the use of fake facsimiles and you agree that we may pay and charge your account for such item, regardless of by whom or by what means the actual or purported facsimile signature or endorsement may have been affixed (whether or not authorized) and regardless of by whom or by what means the item was created (whether or not authorized). As a result, you should maintain close control over your facsimile signature or endorsement device and promptly review your statements for unauthorized use of the device.

**STOP PAYMENTS** - You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must be in writing and must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you signed the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**STATEMENTS** - You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.



CONSUMER DEPOSIT ACCOUNT TERMS AND CONDITIONS - SOUTH CAROLINA - CONTINUED

Your duty to report other errors – In addition to your duty to review your statements for unauthorized signatures, alterations, and forgeries, you agree to examine your statement with reasonable promptness for any other error – such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 30 days. Failure to examine your statement and report any such errors to us within 30 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

**DIRECT DEPOSITS** - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**TEMPORARY ACCOUNT AGREEMENT** - If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the customer relationship agreement may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**SETOFF** - We may (without prior notice and when permitted by law) set off funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of setoff does not apply to this account if: (a) it is an IRA or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor’s right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**RESTRICTIVE LEGENDS** - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are “must be presented within 90 days” or “not valid for more than \$1,000.00.”

**CHECK PROCESSING** - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to

determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**CHECK CASHING** – We may charge a fee for anyone that does not have an account with us who is cashing a check, draft, or other instrument written on your account. We may also require reasonable identification to cash such a check, draft, or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**TRANSACTION ACCOUNT ORGANIZATION** – We have organized your transaction account in a nontraditional way. Your transaction account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your transaction account operates and the way a traditionally organized transaction account operates, but this organization makes

CONSUMER DEPOSIT ACCOUNT TERMS AND CONDITIONS - SOUTH CAROLINA - CONTINUED

us more efficient and helps to keep costs down.

**ACCOUNT INSTRUCTIONS** - By signing this agreement, you authorize First Federal, now or in the future, to accept and act upon instructions from any authorized signer on the account(s) to do the following with regard to your account(s):

1. To open deposit accounts with First Federal
2. To transfer all or any portion of the balance of our accounts to any other account with First Federal. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account or money market account to another account or to third parties to a maximum of six per month (less the number of “preauthorized transfers” during the month). Other account transfer restrictions may be described elsewhere.
3. To close deposit accounts, process changes of account information or account type, otherwise service any of my First Federal accounts;
4. To obtain related services offered by First Federal. You may give instructions orally or in writing, in person, by mail, messenger, telephone, facsimile, computer terminal, wire service, automated teller machine, or by any other reasonable method. We may accept and act upon such instructions which do not contain your signature with the same effect as if such instructions were signed by you. However, you acknowledge that we may, at our option, require your original signature or any other documentation before accepting and acting upon any instructions.

**OVERDRAFT PROTECTION AGREEMENT** – Unless we have agreed otherwise in writing, we are under no obligation to pay a check that exceeds the balance in your account. If, however, you have authorized overdraft protection, we may pay the overdraft by transferring funds to your checking account from the account(s) indicated by you on page two of the Customer Relationship Agreement. We may charge a service charge for the transfer. We will pay the overdraft if the check is signed by you or by the joint account holder.

We may make the transfer from the account(s) as specified on page two of the Customer Relationship Agreement, even though the transfer may reduce the balance in the debited account below any minimum balance requirement for that account. If we have a written loan agreement with you, we may pay the overdraft by increasing the outstanding loan balance on the loan account(s) indicated by you on page two of the Customer Relationship Agreement. Overdraft protection provided by increasing your loan account balance requires a prior approved line of credit in accordance with the financial institution’s loan policy and is subject to various additional disclosures

**AUTOMATIC TRANSFER AUTHORIZATION** - The accounts listed on page two of the Customer Relationship Agreement are covered by their individual terms and conditions, unless modified by this Authorization. If a transfer is made from a savings account or an interest bearing checking account, we may require 7 days’ written notice of withdrawal. If no termination date is specified on page two of the Customer Relationship Agreement, this Authorization will

remain in effect until terminated by the depositor in writing. You agree to keep enough money in your Debited Account to cover the transfers you request by this Authorization. If your Debited Account balance is insufficient to cover the transfers you authorize, we may cancel this Authorization immediately without notice. We may use our rights and remedies under applicable law and our rules and regulations governing these types of accounts. These may include returning your checks or drafts unpaid and closing your account(s) by mailing a proper notice to you with a check equal to the balance in the account.

You agree, in consideration of this service rendered by us, to indemnify (repay us for any loss) and hold us harmless (release us from any responsibility) from any liability or loss due to the dishonor of any check presented. The liability or loss covered may include both a charge made or refused to be made by us under this Authorization. You agree to follow the rules that govern your account(s) as stated on your account agreement and as amended from time to time. We may take any security measures that we believe are necessary without notice to you.

Loan Payment Authorization - If the Credited Account listed on page two of the Customer Relationship Agreement is a debt you owe us (e.g., a mortgage or installment loan), you agree that we may continue to charge the Debited Account until the loan is paid or until you provide us with written notice of termination.

If your Debited Account does not have a sufficient balance on a day that a payment is to be debited, we may stop further efforts to debit your Debited Account. We may require you to make the payment and all subsequent payments until all payments under the loan are current. We will not use the availability of any credit line you may have with us to determine whether your Debited Account has a sufficient balance. At our option and discretion, we may resume charging the Debited Account without further instruction from you once all payments are current. If we do not resume charging your Debited Account, we will notify you in writing that we have terminated this Authorization. Termination of this Authorization does not excuse you from making timely payment under the terms of the loan.

**AMENDMENTS AND TERMINATION** - We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

If you would like further information on FDIC insurance, please visit the FDIC’s website at <https://www.fdic.gov/edie/index.html>.



## BUSINESS DEPOSIT ACCOUNT TERMS AND CONDITIONS - FLORIDA

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the customer relationship agreement or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us. This agreement is subject to applicable federal laws and the laws of the State of Florida (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

(1) summarize some laws that apply to common transactions;

(2) establish rules to cover transactions or events which the law does not regulate;

(3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and

(4) give your disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing. As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. “Party” means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

**ARBITRATION** - You agree that your sole remedy for all claims and disputes arising under or relating to your account(s) or this agreement will be settled by binding arbitration in the State of Florida. The arbitration shall be conducted by an experienced arbitrator on a confidential basis pursuant to the Commercial Arbitration Rules of the American Arbitration Association. Any decision or award of such arbitration shall be binding upon all parties, in writing and shall include the assessment of costs, expenses and reasonable attorney’s fees. An award of arbitration may be confirmed by a court of competent jurisdiction.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys’ fees.

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after the close of business (7:30 am for night depository) on a business day we are open, or received on Saturday or a day we are not open for business, as if initiated on the next following business day that we are open.

**WITHDRAWALS** - Unless clearly indicated otherwise on the account records, any of you acting alone who signs in the space designated for signatures on the customer relationship agreement may withdraw or transfer all or any part of the account balance at any time, regardless of the type of ownership chosen. Each of you authorizes each other person signing the customer relationship agreement to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as apposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. We may require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

**BUSINESS ACCOUNTS** - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the legal entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the legal entity.

## BUSINESS DEPOSIT ACCOUNT TERMS AND CONDITIONS - FLORIDA - CONTINUED

**AUTHORIZED SIGNATURES** - The authorized signatures for an account are those reflected on the customer relationship agreement, any resolution or other separate written authorization relating to the account received by us. For the payment of funds and for other purposes relating to any account you have with us, we are authorized to recognize those signatures, but we will not be liable to you for refusing to honor a check or other signed instructions if we believe, in good faith, that the signature appearing on such checks or instructions is not genuine. If the customer relationship agreement is not returned, you agree that we will not be liable to you for honoring checks or other signed instructions if we believe in good faith that the signature appearing on such checks or instructions is authorized. When your account is established, you may indicate your desire for more than one authorized signature on a check or other item drawn against the account by designating a specific number of desired signatures on the customer relationship agreement, a resolution or in a separate written authorization that is received by us. However, we do not offer accounts that require two or more signatures. Any such designation is solely for your convenience and internal control purposes and not binding on us. As a result, you agree that we may pay checks against your account without regard to the number of desired signatures. You may also give another person authority over your account by your conduct or failure to act and, although we may recognize such authorization, we may refuse to do so without liability to you. For example, if you voluntarily give information about your account (such as our routing and transit numbers and/or your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to that party, any item presented against your account by the party to whom you gave the information is deemed to have been authorized by you. Moreover, you guarantee and warrant that any unsigned draft that you deposit into your account is authorized.

**FACSIMILE SIGNATURES** - We are not liable for and reserve the right to reject any item drawn against any account that bears or appears to bear a signature or endorsement made by use of a facsimile signature stamp, machine or any method other than an original handwritten signature or endorsement, whether or not genuine. If you use, place or make a facsimile signature or endorsement on any item, you bear the risk of any unauthorized use of your facsimile method or the use of fake facsimiles and you agree that we may pay and charge your account for such item, regardless of by whom or by what means the actual or purported facsimile signature or endorsement may have been affixed (whether or not authorized) and regardless of by whom or by what means the item was created (whether or not authorized). As a result, you should maintain close control over your facsimile signature or endorsement device and promptly review your statements for unauthorized use of the device.

**STOP PAYMENTS** - You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you signed the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person

who initiated the stop payment order. Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**STATEMENTS** - You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 30 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 30-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors – In addition to your duty to review your statements for unauthorized signatures, alterations, and forgeries, you agree to examine your statement with reasonable promptness for any other error – such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 30 days. Failure to examine your statement and report any such errors to us within 30 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

**CHECK FRAUD LIABILITY** - First Federal (Bank) offers a check fraud detection system which allows customers to transmit check information to the Bank on a daily basis about every check they issue. When checks are presented for payment, discrepancies are flagged for review and payment decision by the Customer. If the Customer fails to implement the fraud detection service offered by Bank or fails to transmit the required daily check information, the Bank will not be liable for any subsequent check fraud loss, unless we fail to act in good faith or exercise ordinary care.

**DIRECT DEPOSITS** - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior



**BUSINESS DEPOSIT ACCOUNT TERMS AND CONDITIONS - FLORIDA - CONTINUED**

notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability. ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

**TEMPORARY ACCOUNT AGREEMENT** - If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the customer relationship agreement may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**SETOFF** - We may (without prior notice and when permitted by law) set off funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of setoff does not apply to this account if: (a) it is an IRA or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor’s right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**RESTRICTIVE LEGENDS** - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are “must be presented within 90 days” or “not valid for more than \$1,000.00.”

**CHECK PROCESSING** - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**CHECK CASHING** – We may charge a fee for anyone that does not have an account with us who is cashing a check, draft, or other instrument written on your account. We may also require reasonable identification to cash such a check, draft, or other instrument. We can

decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**TRANSACTION ACCOUNT ORGANIZATION** – We have organized your transaction account in a nontraditional way. Your transaction account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your transaction account operates and the way a traditionally organized transaction account operates, but this organization makes us more efficient and helps to keep costs down.

**UNLAWFUL INTERNET GAMBLING NOTICE** – Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

**ACCOUNT INSTRUCTIONS** - By signing this agreement, you authorize First Federal, now or in the future, to accept and act upon instructions from any authorized signer on the account(s) to do the following with regard to your account(s):

1. To open deposit accounts with First Federal

**BUSINESS DEPOSIT ACCOUNT TERMS AND CONDITIONS - FLORIDA - CONTINUED**

2. To transfer all or any portion of the balance of our accounts to any other account with First Federal. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account or money market account to another account or to third parties to a maximum of six per month (less the number of “preauthorized transfers” during the month). Other account transfer restrictions may be described elsewhere.

3. To close deposit accounts, process changes of account information or account type, otherwise service any of my First Federal accounts; 4. To obtain related services offered by First Federal.

You may give instructions orally or in writing, in person, by mail, messenger, telephone, facsimile, computer terminal, wire service, automated teller machine, or by any other reasonable method. We may accept and act upon such instructions which do not contain your signature with the same effect as if such instructions were signed by you. However, you acknowledge that we may, at our option, require your original signature or any other documentation before accepting and acting upon any instructions.

**OVERDRAFT PROTECTION AGREEMENT** – Unless we have agreed otherwise in writing, we are under no obligation to pay a check that exceeds the balance in your account. If, however, you have authorized overdraft protection, we may pay the overdraft by transferring funds to your checking account from the account(s) indicated by you on page two of the Customer Relationship Agreement. We may charge a service charge for the transfer. We will pay the overdraft if the check is signed by you or by the joint account holder.

We may make the transfer from the account(s) as specified on page two of the Customer Relationship Agreement, even though the transfer may reduce the balance in the debited account below any minimum balance requirement for that account. If we have a written loan agreement with you, we may pay the overdraft by increasing the outstanding loan balance on the loan account(s) indicated by you on page two of the Customer Relationship Agreement. Overdraft protection provided by increasing your loan account balance requires a prior approved line of credit in accordance with the financial institution’s loan policy and is subject to various additional disclosures

**AUTOMATIC TRANSFER AUTHORIZATION** - The accounts listed on page two of the Customer Relationship Agreement are covered by their individual terms and conditions, unless modified by this Authorization. If a transfer is made from a savings account or an interest bearing checking account, we may require 7 days’ written notice of withdrawal. If no termination date is specified on page two of the Customer Relationship Agreement, this Authorization will remain in effect until terminated by the depositor in writing. You agree to keep enough money in your Debited Account to cover the transfers you request by this Authorization. If your Debited Account balance is insufficient to cover the transfers you authorize, we may cancel this Authorization immediately without notice. We may use our rights and remedies under applicable law and our rules and regulations governing these types of accounts. These may include returning your checks or drafts unpaid and closing your account(s) by mailing a proper notice to you with a check equal to the balance in the account.

You agree, in consideration of this service rendered by us, to indemnify (repay us for any loss) and hold us harmless (release us from any responsibility) from any liability or loss due to the dishonor of any check presented. The liability or loss covered may include both a charge made or refused to be made by us under this Authorization. You agree to follow the rules that govern your account(s) as stated on your account agreement and as amended from time to time. We may take any security measures that we believe are necessary without notice to you.

Loan Payment Authorization - If the Credited Account listed on page two of the Customer Relationship Agreement is a debt you owe us (e.g., a mortgage or installment loan), you agree that we may continue to charge the Debited Account until the loan is paid or until you provide us with written notice of termination.

If your Debited Account does not have a sufficient balance on a day that a payment is to be debited, we may stop further efforts to debit your Debited Account. We may require you to make the payment and all subsequent payments until all payments under the loan are current. We will not use the availability of any credit line you may have with us to determine whether your Debited Account has a sufficient balance. At our option and discretion, we may resume charging the Debited Account without further instruction from you once all payments are current. If we do not resume charging your Debited Account, we will notify you in writing that we have terminated this Authorization. Termination of this Authorization does not excuse you from making timely payment under the terms of the loan.

**AMENDMENTS AND TERMINATION** - We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

If you would like further information on FDIC insurance, please visit the FDIC’s website at <https://www.fdic.gov/edie/index.html>.



**BUSINESS DEPOSIT ACCOUNT TERMS AND CONDITIONS - SOUTH CAROLINA**

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the customer relationship agreement or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us. This agreement is subject to applicable federal laws and the laws of the State of South Carolina (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give your disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing. As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. “Party” means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

**ARBITRATION** - You agree that your sole remedy for all claims and disputes arising under or relating to your account(s) or this agreement will be settled by binding arbitration in the State of South Carolina. The arbitration shall be conducted by an experienced arbitrator on a confidential basis pursuant to the Commercial Arbitration Rules of the American Arbitration Association. Any decision or award of such arbitration shall be binding upon all parties, in writing and shall include the assessment of costs, expenses and reasonable attorney’s fees. An award of arbitration may be confirmed by a court of competent jurisdiction.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys’ fees.

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after the close of business (7:30 am for night depository) on a business day we are open, or received on Saturday or a day we are not open for business, as if initiated on the next following business day that we are open.

**WITHDRAWALS** - Unless clearly indicated otherwise on the account records, any of you acting alone who signs in the space designated for signatures on the customer relationship agreement may withdraw or transfer all or any part of the account balance at any time, regardless of the type of ownership chosen. Each of you authorizes each other person signing the customer relationship agreement to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as apposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. We may require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

**BUSINESS ACCOUNTS** - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the legal entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the legal entity.

**BUSINESS DEPOSIT ACCOUNT TERMS AND CONDITIONS - SOUTH CAROLINA - CONTINUED**

**AUTHORIZED SIGNATURES** - The authorized signatures for an account are those reflected on the customer relationship agreement, any resolution or other separate written authorization relating to the account received by us. For the payment of funds and for other purposes relating to any account you have with us, we are authorized to recognize those signatures, but we will not be liable to you for refusing to honor a check or other signed instructions if we believe, in good faith, that the signature appearing on such checks or instructions is not genuine. If the customer relationship agreement is not returned, you agree that we will not be liable to you for honoring checks or other signed instructions if we believe in good faith that the signature appearing on such checks or instructions is authorized. When your account is established, you may indicate your desire for more than one authorized signature on a check or other item drawn against the account by designating a specific number of desired signatures on the customer relationship agreement, a resolution or in a separate written authorization that is received by us. However, we do not offer accounts that require two or more signatures. Any such designation is solely for your convenience and internal control purposes and not binding on us. As a result, you agree that we may pay checks against your account without regard to the number of desired signatures. You may also give another person authority over your account by your conduct or failure to act and, although we may recognize such authorization, we may refuse to do so without liability to you. For example, if you voluntarily give information about your account (such as our routing and transit numbers and/or your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to that party, any item presented against your account by the party to whom you gave the information is deemed to have been authorized by you. Moreover, you guarantee and warrant that any unsigned draft that you deposit into your account is authorized.

**FACSIMILE SIGNATURES** - We are not liable for and reserve the right to reject any item drawn against any account that bears or appears to bear a signature or endorsement made by use of a facsimile signature stamp, machine or any method other than an original handwritten signature or endorsement, whether or not genuine. If you use, place or make a facsimile signature or endorsement on any item, you bear the risk of any unauthorized use of your facsimile method or the use of fake facsimiles and you agree that we may pay and charge your account for such item, regardless of by whom or by what means the actual or purported facsimile signature or endorsement may have been affixed (whether or not authorized) and regardless of by whom or by what means the item was created (whether or not authorized). As a result, you should maintain close control over your facsimile signature or endorsement device and promptly review your statements for unauthorized use of the device.

**STOP PAYMENTS** - You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must be in writing and must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you signed the item or not, if you have an equal or greater right to

withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**STATEMENTS** - You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 30 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 30-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors – In addition to your duty to review your statements for unauthorized signatures, alterations, and forgeries, you agree to examine your statement with reasonable promptness for any other error – such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 30 days. Failure to examine your statement and report any such errors to us within 30 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

**CHECK FRAUD LIABILITY** - First Federal (Bank) offers a check fraud detection system which allows customers to transmit check information to the Bank on a daily basis about every check they issue. When checks are presented for payment, discrepancies are flagged for review and payment decision by the Customer. If the Customer fails to implement the fraud detection service offered by Bank or fails to transmit the required daily check information, the Bank will not be liable for any subsequent check fraud loss, unless we fail to act in good faith or exercise ordinary care.

**DIRECT DEPOSITS** - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned



**BUSINESS DEPOSIT ACCOUNT TERMS AND CONDITIONS - SOUTH CAROLINA - CONTINUED**

to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**TEMPORARY ACCOUNT AGREEMENT** - If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the customer relationship agreement may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**SETOFF** - We may (without prior notice and when permitted by law) set off funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note. This right of setoff does not apply to this account if: (a) it is an IRA or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor’s right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**RESTRICTIVE LEGENDS** - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are “must be presented within 90 days” or “not valid for more than \$1,000.00.”

**CHECK PROCESSING** - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**CHECK CASHING** – We may charge a fee for anyone that does

not have an account with us who is cashing a check, draft, or other instrument written on your account. We may also require reasonable identification to cash such a check, draft, or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**TRANSACTION ACCOUNT ORGANIZATION** – We have organized your transaction account in a nontraditional way. Your transaction account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your transaction account operates and the way a traditionally organized transaction account operates, but this organization makes us more efficient and helps to keep costs down.

**UNLAWFUL INTERNET GAMBLING NOTICE** – Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

**ACCOUNT INSTRUCTIONS** - By signing this agreement, you authorize First Federal, now or in the future, to accept and act upon instructions from any authorized signer on the account(s) to do the following with regard to your account(s):

**BUSINESS DEPOSIT ACCOUNT TERMS AND CONDITIONS - SOUTH CAROLINA - CONTINUED**

1. To open deposit accounts with First Federal
2. To transfer all or any portion of the balance of our accounts to any other account with First Federal. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account or money market account to another account or to third parties to a maximum of six per month (less the number of “preauthorized transfers” during the month). Other account transfer restrictions may be described elsewhere.

3. To close deposit accounts, process changes of account information or account type, otherwise service any of my First Federal accounts;
4. To obtain related services offered by First Federal. You may give instructions orally or in writing, in person, by mail, messenger, telephone, facsimile, computer terminal, wire service, automated teller machine, or by any other reasonable method. We may accept and act upon such instructions which do not contain your signature with the same effect as if such instructions were signed by you. However, you acknowledge that we may, at our option, require your original signature or any other documentation before accepting and acting upon any instructions.

**OVERDRAFT PROTECTION AGREEMENT** – Unless we have agreed otherwise in writing, we are under no obligation to pay a check that exceeds the balance in your account. If, however, you have authorized overdraft protection, we may pay the overdraft by transferring funds to your checking account from the account(s) indicated by you on page two of the Customer Relationship Agreement. We may charge a service charge for the transfer. We will pay the overdraft if the check is signed by you or by the joint account holder.

We may make the transfer from the account(s) as specified on page two of the Customer Relationship Agreement, even though the transfer may reduce the balance in the debited account below any minimum balance requirement for that account. If we have a written loan agreement with you, we may pay the overdraft by increasing the outstanding loan balance on the loan account(s) indicated by you on page two of the Customer Relationship Agreement. Overdraft protection provided by increasing your loan account balance requires a prior approved line of credit in accordance with the financial institution’s loan policy and is subject to various additional disclosures

**AUTOMATIC TRANSFER AUTHORIZATION** - The accounts listed on page two of the Customer Relationship Agreement are covered by their individual terms and conditions, unless modified by this Authorization. If a transfer is made from a savings account or an interest bearing checking account, we may require 7 days’ written notice of withdrawal. If no termination date is specified on page two of the Customer Relationship Agreement, this Authorization will remain in effect until terminated by the depositor in writing. You agree to keep enough money in your Debited Account to cover the transfers you request by this Authorization. If your Debited Account balance is insufficient to cover the transfers you authorize, we may cancel this Authorization immediately without notice. We may use our rights and remedies under applicable law and our rules and regulations governing these types of accounts. These may include returning your checks or drafts unpaid and closing your account(s) by

mailing a proper notice to you with a check equal to the balance in the account.

You agree, in consideration of this service rendered by us, to indemnify (repay us for any loss) and hold us harmless (release us from any responsibility) from any liability or loss due to the dishonor of any check presented. The liability or loss covered may include both a charge made or refused to be made by us under this Authorization. You agree to follow the rules that govern your account(s) as stated on your account agreement and as amended from time to time. We may take any security measures that we believe are necessary without notice to you.

**Loan Payment Authorization** - If the Credited Account listed on page two of the Customer Relationship Agreement is a debt you owe us (e.g., a mortgage or installment loan), you agree that we may continue to charge the Debited Account until the loan is paid or until you provide us with written notice of termination.

If your Debited Account does not have a sufficient balance on a day that a payment is to be debited, we may stop further efforts to debit your Debited Account. We may require you to make the payment and all subsequent payments until all payments under the loan are current. We will not use the availability of any credit line you may have with us to determine whether your Debited Account has a sufficient balance. At our option and discretion, we may resume charging the Debited Account without further instruction from you once all payments are current. If we do not resume charging your Debited Account, we will notify you in writing that we have terminated this Authorization. Termination of this Authorization does not excuse you from making timely payment under the terms of the loan.

**AMENDMENTS AND TERMINATION** - We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

If you would like further information on FDIC insurance, please visit the FDIC’s website at <https://www.fdic.gov/edie/index.html>.



## ELECTRONIC FUND TRANSFER DISCLOSURE

For purposes of this disclosure the terms “we”, “us” and “our” refer to FIRST FEDERAL BANK. The terms “you” and “your” refer to the recipient of this disclosure.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills.

This disclosure also applies to the use of your Visa® Check Card at automated teller machines (ATMs) and any networks described below. This disclosure contains important information about your use of electronic fund transfer (EFT) services provided by FIRST FEDERAL BANK in relation to accounts established primarily for personal, family or household purposes. Please read this document carefully and retain it for future reference.

### ELECTRONIC FUND TRANSFER SERVICES PROVIDED

**SERVICES PROVIDED THROUGH USE OF VISA® CHECK CARD**  
If you have received an electronic fund transfer card (“Visa® Check Card”) from us you may use it for the type(s) of services noted below, and the following provisions are applicable:

**USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER (“PIN”).** In order to assist us in maintaining the security of your account and the terminals, the Visa® Check Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Visa® Check Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your Visa® Check Card require use of your PIN, which is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify FIRST FEDERAL BANK immediately if your Visa® Check Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Visa® Check Card or to write your PIN on your Visa® Check Card or on any other item kept with your Visa® Check Card. We have the right to refuse a transaction on your account when your Visa® Check Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Visa® Check Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN by visiting any of our conveniently located branch locations.  
**ATM SERVICES**

The following services are available through use of your Visa® Check Card: You may withdraw cash from your checking account(s), and savings account(s). You may make deposits into your checking account(s), and savings account(s). You may transfer funds between your checking and savings accounts. You may make balance inquiries on your checking account(s), and savings account(s).

**NETWORK.** Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

Besides being able to use your Visa® Check Card at our ATM terminals, you may access your accounts through the following network(s): STAR, Plus, or Cirrus.

**ATM FEES.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

### POINT OF SALE TRANSACTIONS

You may use your Visa® Check Card to purchase goods and services from merchants that have arranged to accept your Visa® Check Card as a means of payment (these merchants are referred to as “Participating Merchants”). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your Visa® Check Card, including any purchase where you receive cash, are referred to as “Point of Sale” transactions and will cause your “designated account” to be debited for the amount of the purchase. The designated account for Visa® Check Card transactions is your checking account.

In addition, your Visa® Check Card may be used at any merchant that accepts Visa® debit cards for the purchase of goods and services. Your card may also be used to obtain cash from your designated account at participating financial institutions.

Each time you use your Visa® Check Card, the amount of the transaction will be debited from your designated account. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for the Visa® Check Card transactions. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay the overdraft.

**PIN-LESS DEBIT TRANSACTIONS - Visa®.** When you use your card with a Visa® logo on the STAR and Plus network(s) the transaction may be processed as a debit transaction without requiring PIN authentication (“PIN-less”). Transactions that are completed as PIN-less debit transactions will not be processed by Visa® and may post to your account as an ATM or Debit transaction rather than a Visa® purchase. Transactions processed in this manner may not qualify for Visa® rewards or points as they are not processed on the Visa® network.

Transactions completed as PIN-less debit transactions include, but may not be limited to, government payments, utilities, and property management fees.

## ELECTRONIC FUND TRANSFER DISCLOSURE - CONTINUED

**CURRENCY CONVERSION - Visa®.** When you use your card with the Visa® logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

**IMPORTANT ADDITIONAL FEE NOTICE:** Visa charges an International Service Assessment Fee on all international transactions. Therefore, transactions completed with your Visa® card will be subject to an International Service Assessment (ISA) Fee of 1.000% of the transaction amount when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the ISA Fee will be 0.800% of the transaction amount.

### SERVICES PROVIDED THROUGH USE OF A.I.M.E.E.

(Account Information Made Extra Easy)  
You may perform the following functions through use of A.I.M.E.E.; You may initiate transfers of funds between your checking and savings accounts. You may make balance inquiries on your checking account(s), and savings account(s). In addition, you may perform other transactions such as confirm information on the last deposit to checking and savings accounts; obtain information on current statements for checking and savings accounts; obtain tax information on interest paid on your accounts; or determine if a particular check has cleared your account.

### PREAUTHORIZED TRANSFER SERVICES

You may arrange for the preauthorized automatic deposit of funds to your checking account(s), and savings account(s). You may arrange for the preauthorized automatic payment of bills from your checking account(s).

**SERVICES PROVIDED THROUGH USE OF INTERNET BANKING**  
**FIRST FEDERAL BANK** offers its customers use of our Internet Banking service. You may initiate transfers of between your checking and savings accounts. You may initiate transfers of funds from your line of credit to checking and savings accounts. You may make payments from checking to third parties (Bill Payment). You may make loan payments. You may view statements for deposit and loan accounts. You may get information about the account balance of checking and savings accounts; the last deposits to checking and savings accounts; or view check images.

### ELECTRONIC CHECK CONVERSION

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.

**LIMITATIONS ON TRANSACTIONS**  
**TRANSACTION LIMITATIONS - VISA® CHECK CARD**  
**CASH WITHDRAWAL LIMITATIONS -** You may withdraw up to \$500.00 through use of ATMs in any one day.

**POINT OF SALE LIMITATIONS -** You may buy up to \$2,000.00 worth of goods or services in any one day through use of our Point of Sale service.

### OTHER LIMITATIONS

The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.

**LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS.** Federal regulation limits the number of checks, telephone transfers, online transfers and preauthorized electronic transfers to third parties (including Point of Sale transactions) from money market and savings type accounts. You are limited to six such transactions from each money market and/or savings type account(s) you have each statement period for purposes of making a payment to a third party or by use of a telephone or computer.

### NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

**RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS**  
**TRANSACTION RECEIPTS.** Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Visa® Check Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

**PERIODIC STATEMENTS.** If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

**PREAUTHORIZED DEPOSITS.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:  
- you can call us at 386-754-0090 to find out whether or not the deposit has been made.

**ELECTRONIC FUND TRANSFER DISCLOSURE - CONTINUED**

RIGHTS REGARDING PREAUTHORIZED TRANSFERS  
RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment, call us at 386-755-0600 or write to:

**First Federal Bank  
P.O. Box 2029  
Lake City, FL 32056**

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we may require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten days prior to the payment date of the amount to be deducted. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT  
If you believe your Visa® Check Card or PIN or internet banking access code has been lost or stolen, call us at 1-800-472-3272 (24 hours/day - 7 days a week) or write to:

**First Federal Bank  
P.O. Box 2029  
Lake City, FL 32056**

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY  
Tell us at once if you believe your Visa® Check Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) business days after you learn of the loss or theft of your Visa® Check Card or PIN, you can lose no more than fifty dollars (\$50) if someone used your Visa® Check Card or PIN without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your Visa® Check Card or PIN and we can prove we could have stopped someone from using your Visa® Check Card or PIN without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you could lose all the money in your account (plus your maximum overdraft line of credit, if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING VISA® CHECK CARD

The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa® logo. These limits apply to unauthorized transactions processed on the Visa® Network.

If you notify us about an unauthorized transaction involving your Visa® Check Card, and the unauthorized transaction took place on the Visa® Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions if we reasonably determine, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or your Visa® Check Card. The zero liability provisions do not apply to PIN-based or PIN-less debit transactions not processed by the Visa® Network, including ATM transactions.

Your liability for unauthorized transactions with your Visa® Check Card that involve PIN-based or PIN-less debit transactions not processed by the Visa® Network, including ATM transactions, are described under "Consumer Liability" above.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS  
In case of errors or questions about your electronic fund transfers, call us at 386 755-0600 or write to:

**First Federal Bank  
P.O. Box 2029  
Lake City, FL 32056**

or use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact FIRST FEDERAL BANK no later than 60 days after it sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

**ELECTRONIC FUND TRANSFER DISCLOSURE - CONTINUED**

If you provide oral notice, you may be required to send in your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty business (20) days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's® cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa® Check Card use within five (5) business days of notification of the loss.

We will tell you the results within three (3) 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.

**LIABILITY FOR FAILURE TO COMPLETE TRANSACTION**  
If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders,
4. or with your consent.

**DEFINITION OF BUSINESS DAY**  
Business days are Monday through Friday excluding holidays.

NOTICE OF ATM SAFETY PRECAUTIONS

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your Visa® Check Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.

- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

**ADDITIONAL PROVISIONS**  
Your account is also governed by the terms and conditions of other applicable agreements between you and FIRST FEDERAL BANK . You agree not to reveal your PIN to any person not authorized by you to access your account.



FUNDS AVAILABILITY POLICY DISCLOSURE

PURPOSE OF THIS DISCLOSURE

The information here describes our policy of holding deposited items in an account before funds are made available to you for withdrawal. This is our Funds Availability Policy. In summary our policy is to make your funds available on the first Business Day after the day of deposit. Please refer to the section DETERMINING THE AVAILABILITY OF YOUR DEPOSIT for the complete policy.

For purposes of this disclosure, the terms “you”/”your” refer to the customer and the terms “our”/”we”/”us” refer to FIRST FEDERAL BANK . The term “account” includes any demand deposit, negotiable order of withdrawal account, savings deposit, money market account or other non-time deposit account.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT

The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term “Business Day” means any day other than a Saturday, Sunday or federally declared legal holiday, and the term “Banking Day” means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions. If you make a deposit before the close of business on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE

Our policy is to make funds from your cash and check deposits available to you on the first Business Day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

Cash Withdrawal Limitation. We place certain limitations on withdrawals in cash. In general, \$200.00 of a deposit of checks is available for withdrawal in cash on the first Business Day after the day of deposit. In addition, a total of \$400 of other funds becoming available on a given day is available for withdrawal in cash at or after 5:00 pm on that day. Any remaining funds will be available for withdrawal in cash on the following Business Day. For example, if you deposit a check of \$700 on a Monday, \$200.00 of the deposit is available to withdraw in cash on Tuesday. You may withdraw another \$400 of the deposit in cash at or after 5:00 pm on Wednesday. You may withdraw the rest in cash on Thursday.

HOLDS ON OTHER FUNDS FOR CHECK CASHING

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available

at the time funds from the check we cashed would have been available if you had deposited it and we decided to delay availability on the deposit.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited and we decided to delay availability on the deposit.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit to pay checks you have written to others and for cash withdrawal not until the third Business Day after the day of your deposit. The first \$200.00 of your deposits, however, may be available on the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$5,000 on any one day;
- (c) if you redeposit a check that has been returned unpaid; (d) if you have overdrawn your account repeatedly in the last six months; or (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your availability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules may apply during the first 30 days your account is opened.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the first Business Day after the day of deposit if the deposit meets certain conditions. For

FUNDS AVAILABILITY POLICY DISCLOSURE - CONTINUED

example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second Business Day after the day of deposit. Funds from all other check deposits will be available on the eleventh Business Day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 7:00 pm on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 7:00 pm or on a day that we are not open, we will consider the deposit made on the next Business Day we are open. We only allow deposits to be made at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

ADDITIONAL ATM INFORMATION

In some cases, a deposit at an ATM will not be available according to the previously stated availability schedule. Depending on the type of check you deposit, funds may not be available until the second Business Day after the day of your deposit to pay checks you have written to others and for cash withdrawal not until the third Business Day after the day of your deposit. If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will mail you a notice the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Important Information About Your Account

Substitute Checks and Your Rights

What Is a Substitute Check? To make check processing faster, federal law permits banks to replace original checks with “substitute checks.” These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions. What Are My Rights Regarding Substitute Checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account ( for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal ( for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 Business Days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How Do I Make a Claim for a Refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please: call us at:

(386)755-0600  
or write to us at:  
First Federal Bank  
Attn: Check Processing  
P O Box 2029  
Lake City, FL 32056  
You may also email us at: firstfederal@ffbf.com

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:

- A description of why you have suffered a loss ( for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number,
- the name of the person to whom you wrote the check, the amount of the check.

An expedited recredit claim must be submitted in writing. When a claim has been submitted orally, we must receive that written claim within 10 Business Days of the oral claim.

FACTS		WHAT DOES FIRST FEDERAL BANK DO WITH YOUR PERSONAL INFORMATION?			
Why?		Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.			
What?		<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>■ Social Security number and income</li><li>■ account balances and transaction history</li><li>■ credit history and credit scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>			
How?		All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons First Federal Bank chooses to share; and whether you can limit this sharing.			
Reasons we can share your personal information		Does First Federal Bank share?		Can you limit this sharing?	
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes		No	
For our marketing purposes—to offer our products and services to you		Yes		No	
For joint marketing with other financial companies		No		We don’t share	
For our affiliates’ everyday business purposes—information about your transactions and experiences		No		We don’t share	
For our affiliates’ everyday business purposes—information about your creditworthiness		No		We don’t share	
For our affiliates to market to you		No		We don’t share	
For nonaffiliates to market to you		No		We don’t share	
Questions?		Call 386-754-0090 or 386-362-7990 or go to <a href="http://www.ffbf.com">www.ffbf.com</a>			

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Who we are	
Who is providing this notice?	First Federal Bank
What we do	
How does First Federal Bank protect my personal information?	<div>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</div> <div>We do not collect identifying information about visitors to our site; we do use standard software (“Cookies”) to collect information for the strict purpose of tracking activity on our site.</div>
How does First Federal Bank collect my personal information?	<div>We collect your personal information, for example, when you<ul style="list-style-type: none"><li>open an account or make deposits or withdrawals from your account</li><li>give us your contact information or apply for a loan</li><li>use your credit or debit card</li></ul>We also collect your personal information from other companies.</div>
Why can’t I limit all sharing?	<div>Federal law gives you the right to limit only<ul style="list-style-type: none"><li>sharing for affiliates’ everyday business purposes—information about your creditworthiness</li><li>affiliates from using your information to market to you</li><li>sharing for nonaffiliates to market to you</li></ul>State laws and individual companies may give you additional rights to limit sharing.</div>
Definitions	
Affiliates	<div>Companies related by common ownership or control. They can be financial and nonfinancial companies.</div> <div><ul style="list-style-type: none"><li>First Federal Bank does not have any affiliates.</li></ul></div>
Nonaffiliates	<div>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</div> <div><ul style="list-style-type: none"><li>First Federal Bank does not share with nonaffiliates so they can market to you.</li></ul></div>
Joint marketing	<div>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</div> <div><ul style="list-style-type: none"><li>First Federal Bank does not have any joint marketing agreements between nonaffiliated financial companies.</li></ul></div>





New Branch Hours

Starting August 27th these locations will have new hours of operation.



<b>Beaufort</b> 36 Sea Island Pkwy. Beaufort, SC	<b>Lobby Hours</b> Mon-Thu: 9:00AM – 4:00PM Fri: 9:00AM – 5:00PM	<b>Drive Thru Hours</b> Mon-Thu: 8:30AM – 5:00PM Fri: 8:30AM – 5:30PM Sat: 9AM – Noon
<b>Port Royal</b> 1700 Ribaut Road Port Royal, SC	<b>Lobby Hours</b> Mon-Thu: 9:00AM – 4:00PM Fri: 9:00AM – 5:00PM	<b>Drive Thru Hours</b> Mon-Thu: 8:30AM – 5:00PM Fri: 8:30AM – 5:30PM
<b>Fernandina Beach</b> 1891 South 14th Street Fernandina Beach, FL	<b>Lobby Hours</b> Mon-Thu: 9:00AM – 4:00PM Fri: 9:00AM – 5:30PM	<b>Drive Thru Hours</b> Mon-Thu: 7:30AM – 5:00PM Fri: 7:30AM – 5:30PM Sat: 9AM – Noon
<b>New</b> <b>Fernandina Beach</b> 1500 Sadler Road Fernandina Beach, FL	<b>Lobby Hours</b> Mon-Thu: 9:00AM – 4:00PM Fri: 9:00AM – 5:00PM	<b>Drive Thru Hours</b> Mon-Thu: 8:00AM – 5:00PM Fri: 8:00AM – 5:00PM
<b>New</b> <b>Yulee Branch</b> 463845 State Rd 200 Yulee, FL	<b>Lobby Hours</b> Mon-Thu: 9:00AM – 4:00PM Fri: 9:00AM – 5:00PM	<b>Drive Thru Hours</b> Mon-Thu: 8:00AM – 5:00PM Fri: 8:00AM – 5:00PM
<b>1st Ave.</b> 910 SW 1st Avenue Ocala, FL	<b>Lobby Hours</b> Mon-Thu: 9:00AM – 4:00PM Fri: 9:00AM – 6PM	<b>Drive Thru Hours</b> Mon-Thu: 8:00AM – 5:00PM Fri: 8:00AM – 6:00PM Sat: 9AM – Noon
<b>Hwy. 40</b> 5860 West Hwy. 40 Ocala, FL	<b>Lobby Hours</b> Mon-Thu: 9:00AM – 4:00PM Fri: 9:00AM – 5:30PM	<b>Drive Thru Hours</b> Mon-Thu: 8:00AM – 5:00PM Fri: 8:00AM – 5:30PM
<b>The Villages</b> 2505 Burnsed Blvd. The Villages, FL	<b>Lobby Hours</b> Mon-Thu: 9:00AM – 4:00PM Fri: 9:00AM – 5:30PM	<b>Drive Thru Hours</b> Mon-Thu: 8:30AM – 5:00PM Fri: 8:30AM – 5:30PM



Branch Locations

We now have 22 locations in Florida and 2 in South Carolina.

Florida



South Carolina

New



New

More Branch Locations

6

current locations



24

post merger locations

All information in this booklet is valid as of July 1, 2018 and is subject to change.  
For updated information, please contact your First Federal Bank representative or visit [ffbf.com/welcome-cbc](http://ffbf.com/welcome-cbc) 