

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 every day debit card transactions when you don't have enough money available in your account. This 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: **\$37** per item
NSF Returned Item Fee: **\$37** per item
NSF Fees will not be charged on transactions \$10 or less and NSF Fees will not be charged on negative balances \$10 or less.
Maximum Number of NSF Fees Per Business Day: **5 items** per account
Daily Overdraft Charge: **\$7** begins 2nd day of overdraft and charge for up to 20 days

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: **\$7** per transfer when you elect to link your checking account to another First Federal account, First Federal line of credit or First Federal VISA to automatically transfer funds as needed.

Because we may charge a service fee for an NSF item each time it is presented, we may charge you more than one service fee for any given item. All fees are charged during evening posting. When we charge a fee for NSF items, the charge reduces the available balance in your accounts and may put your account into (or further into) overdraft.

Cut-Off Times

In Branch:	Refer to individual branch hours
First Federal ATM Deposits:	7:00pm EST
Mobile Banking Deposits:	7:00pm EST
Mobile Banking Transfers:	7:00pm EST
Online Banking, eCorp and AIMEE Transfers:	7:00pm EST

Processing Policies

Posting Order: The order in which withdrawals and deposits are processed.

1. All Deposits 2. Account to Account Transfers 3. Debit Card Transactions
4. ACH Transactions 5. Checks 6. Fees

Deposit Hold Policy: When funds deposited to your account are available.

Cash Deposit with Teller:	Same business* day
Cash Deposit at ATM:	Same business* day
Check deposited with Teller:	Typically next business* day
Check deposited with ATM:	Typically next business* day
Direct Deposit:	Date the deposit is scheduled to occur
Wire Transfer:	The date we receive the payment.

*The term "business day" means any day other than a Saturday, Sunday or federally declared legal holiday.
If a hold is placed on a deposit we will notify you with the reason(s) for the hold and when funds will be available.

Dispute Resolution

In case of errors or questions about your electronic funds transfers, please contact us at: (386) 755-0600.

First Federal Bank
Attn: Card Processing
P.O. Box 2029, Lake City, FL 32056

Please refer to our complete Electronic Funds Transfers Disclosure for more information. In addition, the Consumer Deposit Account Terms and Conditions governs the terms and conditions of your account(s).

Other fees and service charges may apply - see the Personal/Business Account Services and Features disclosure that is provided with your Signature Card. We do not mail paper notices for non-sufficient funds (NSF) or daily overdrafts. You can review your account daily via our automated telephone system (AIMEE) or mobile/internet banking. Email and/or text alerts are also available for up to date account activity.



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