

First Federal Bank

CRA Public File Written Comments and Responses

Received 2023 and 2024

Comment [#1330] received in-person 8/12/2024

Mr. [Name redacted] commented that more people were needed to help staff the branch.

FFB response 8/13/2024

Branch management apologized for any inconvenience the branch being shorthanded caused Mr. [Name redacted] and explained that the open position was in the process of being filled.

Comment [#1321] received via phone 6/04/2024

Ms. [Name redacted] was upset because the ITM at the Financial Center branch was broken. She said the only option was to speak to a teller to deposit money and she did not have time to wait 15 minutes for a teller and it appeared the tellers did not want to help. She suggested putting a sign on the ITM to let people know it's broken.

FFB response 6/06/2024

After review, Management determined that there was a disruption in the internet service on Tuesday 6/4/2024 around 4:30PM that caused several branches to go down for a short amount of time. While it did not affect the financial center, [name redacted] confirmed it is common to have to reboot all ATM's, even the ones not affected by the outage to reestablish connection with FISERV.; when the system goes down the ATM's will typically bounce right back up.

Comment [#1263] received via Social Media 9/28/2023

Mr. [Name redacted] contacted the Bank on social media yesterday to advise that the ATMs at the Financial Center and Main Blvd are not able to accept cash deposits. Of note, it is possible this is preventing customers from being able to cover their overdrafts with cash on hand, if they are under the assumption the deposit-taking ATM is accepting cash deposit, when that seems to possibly not be the case.

Initial FFB response 9/28/2023

Management advised Mr. [Name redacted] that the issue would be escalated for review under the assumption it could be affecting other accountholders.

Secondary FFB response 10/13/2023

After review it was discovered that there was a core processor issue with the new Card BIN and there was no fault with the ATM. Management contacted the vendor and corrected the problem.

Comment [#1245] received in-person 7/7/2023

Ms. [Name redacted] only speaks Spanish and was disappointed to discover that Spanish is not available on mobile banking. I think Spanish settings would be incredibly beneficial to our Spanish speaking customers.

FFB response 7/7/2023

Bank personnel opened an inquiry on 7/7/23 with its vendor about an option for the app to be presented in Spanish. A response was received 7/10/23 from the vendor stating that Spanish is not yet available within the mobile app but consideration has been given to offering it in the future though no set time was available.