



FIRST FEDERAL BANK

SCHEDULE OF PROCESSING DAYS AND DEADLINES

BUSINESS DAY

Business Day means any day on which the Federal Reserve Bank is open for business. Except for the dates listed below that are identified as standard holidays observed by the Federal Reserve Bank, First Federal Bank ("FFB") will accept files for processing Monday through Friday in accordance with the applicable processing deadlines. Bank will not accept files for processing on the holidays listed below, or on Saturdays and Sundays. Likewise, files and entries should not include an Effective Date that falls on a non-Business Day.

New Year's Day	(January 1)	Labor Day	(First Monday in September)
Martin Luther King's Birthday	(Third Monday in January)	Columbus Day	(Second Monday in October)
Presidents' Day	(Third Monday in February)	Veterans Day	(November 11)
Memorial Day	(Last Monday in May)	Thanksgiving Day	(Fourth Thursday in November)
Juneteenth	(June 19)	Christmas Day	(December 25)
Independence Day	(July 4)		

Note: If January 1, June 19, July 4, November 11 or December 25 falls on a Sunday, the following Monday is a standard Federal Reserve Bank holiday and files will not be accepted for processing.

ACH PROCESSING DEADLINES

Credit Entry Files	7:00 PM Eastern Time (Standard or Daylight Savings) two (2) business days prior to Effective Date*
Debit Entry Files	7:00 PM Eastern Time (Standard or Daylight Savings) one (1) business day prior to Effective Date*
Same Day ACH	4:00 PM Eastern Time (Standard or Daylight Savings) File submitted and approved.

*Effective Date must be a Business Day or the file will be processed on the first Business Day following the Effective Date.

REMOTE DEPOSIT CAPTURE DEADLINES

RDC Deposit Files	7:00 PM Eastern Time (Standard or Daylight Savings) on a Business Day
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Deposits made after the processing deadline on any Business Day will be considered made on the next Business Day.

POSITIVE PAY DEADLINES

Submission of File containing listing of Authorized Checks	6:00 PM Eastern Time (Standard or Daylight Savings) on the Business Day transaction was authorized
Decisioning on any identified Exception Items (checks) submitted to Customer by Bank	12:00 PM Eastern Time (Standard or Daylight Savings) on the same Business Day Customer receives notification of Exception Items from FFB
ACH Positive Pay Policies added, Amended or Deleted by Customer	6:00 PM Eastern Time (Standard or Daylight Savings) on the Business Day prior to an ACH item's payment date
Pay Request or Return Request For ACH Items	12:00 PM Eastern Time (Standard or Daylight Savings) on the day the ACH item is presented for payment.

WIRE TRANSFER DEADLINES

Approved wire transfer requests must be received no later than 4:00 PM on a Business Day. Requests received after 4:00 PM will be processed on the next Business Day.