

## TRUTH-IN-SAVINGS DISCLOSURE

### Statement Savings Account / Earn E. Eagle Savings Club Account

**Rate Information** – Refer to the separate rate sheet for the current interest rate and annual percentage yield. Your interest rate and annual percentage yield may change.

**Frequency of rate change** – We may change the interest rate on your account at any time.

**Determination of rate** – At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** – Interest will be compounded every day. Interest will be credited to your account every month.

**Minimum balance to open the account** – You must deposit \$5.00 to open this account.

**Minimum balance to avoid imposition of fees** – You must maintain an average daily account balance of \$300 in your account each calendar month or there will be a service charge every month. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. This fee is waived for qualified Earn E. Eagle Accounts. See First Federal Bank Retail Fee Schedule.

**Daily balance computation method** – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations:**

Transfers from a Statement Savings account or Earn E. Eagle Savings Club account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties.

**Fees:**

An excess usage fee will be charged for each electronic transaction paid in excess of six during a statement cycle. An early closing fee will be charged if the account is closed within 180 days of account opening. See First Federal Bank Retail Fee Schedule.

**Additional terms:**

To qualify for the Earn E. Eagle account, the account must be a fiduciary, Rep. Payee, Guardian, Custodian, OTMA account or for a minor that is able to sign the signature card.

Upon primary account holder reaching the age of 18, this account will be transferred to the Statement Savings account or a similar account offered by the bank at that time, if the custodian has not initiated a plan change.

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.



# ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- ◆ **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- ◆ **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- ◆ **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 pay bills.
- ◆ **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

**Limitations on Frequency of Transfers** - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply: Transfers from a money market account or savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per monthly statement cycle. Transactions in excess of allowable limits will be charged an Excessive Usage Fee. Please refer to our separate First Federal Bank Retail Fee Schedule.

**Banking Service By Phone Transfers - types of transfers** - You may access your account by telephone 24 hours a day at 888-511-1077 using your personal identification number, a touch tone phone, and your account numbers, to:

- ◆ transfer funds between checking and savings accounts
- ◆ transfer funds from line of credit to checking and savings accounts
- ◆ make payments from checking or savings to loan accounts with us
- ◆ get information about:
  - the account balance of checking, savings and loan accounts
  - recent deposits to and withdrawals from checking and savings accounts, last loan payment received, loan payoff for the date of call, payment, escrow and original loan information
- ◆ place a stop payment on checks
- ◆ activate debit card and change PIN

**ATM Transfers - NYCE and Mastercard Networks - types of transfers and dollar limitations** - You may access your account(s) by ATM using your Debit Card or ATM Card and personal identification number, to:

- ◆ make deposits to checking account(s) with a debit card
- ◆ make deposits to savings account(s) with a debit card or ATM card
- ◆ get cash withdrawals from checking account(s) with a debit card
  - you may withdraw no more than \$100.00 per day from Student Banking or Access Banking accounts
  - you may withdraw no more than \$500.00 per day from all other checking accounts
  - you may withdraw no more than \$1,000.00 per day from a Private Banking account
- ◆ get cash withdrawals from savings accounts with a debit card or ATM card
  - you may withdraw no more than \$500.00 per day
- ◆ transfer funds between savings and checking account(s) with a debit card
- ◆ transfer funds between savings account(s) with a debit card or ATM card
- ◆ get information about:
  - the account balance of your checking account(s) with a debit card
  - the account balance of your savings account(s) with a debit card or ATM card

Some of these services may not be available at all terminals.

**Types of Debit Card Point-of-Sale Transactions** - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Point-of-Sale Transactions - dollar limitations** - Using your debit card:

- ◆ you may not exceed \$300.00 in transactions per day from Student Banking or Access Banking accounts
- ◆ you may not exceed \$1,500.00 in transactions per day from all other checking accounts
- ◆ you may not exceed \$2,500.00 in transactions per day from a Private Banking account

**Currency Conversion and Cross-Border Transaction Fees.** A 1% EFT Service Charge - SVC CHG INTRNTL TRAN fee will be charged. If you effect a transaction with your Debit Card in a currency other than US Dollars, Mastercard® will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 80 basis points (.8% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .8%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**First Federal Bank of the Midwest Online Banking Computer Transfers - types of transfers** - You may access your account(s) by computer through the internet by logging onto our website at [www.first-fed.com](http://www.first-fed.com) and using your user identification and your password, to:

- ◆ transfer funds between checking and savings account(s)
- ◆ transfer funds from revolving line of credit to checking and savings account(s)
- ◆ make payments from checking and savings to loan account(s) with us
- ◆ make payments from checking to third parties (Bill Pay)
  - you may transfer no more than \$9,999.99 per payment, \$20,000.00 per day
- ◆ get information about:
  - the account balance and recent transactions of checking account(s), savings account(s), loan account(s), certificates of deposit and Individual Retirement Accounts

**Mobile Banking Transfers - types of transfers and dollar limitations** - You may access your account(s) through the browser on your cell or mobile phone at [m.first-fed.com](http://m.first-fed.com) or by app and text banking and using your user identification, password, and multifactor authentication, to:

- ◆ transfer funds between checking and savings account(s)
  - you may transfer no more than \$10,000.00 per transfer
- ◆ transfer funds from revolving line of credit to checking or savings
  - you may transfer no more than \$10,000.00 per transfer
  - only enabled upon request
- ◆ make payments from checking and savings to loan account(s) with us
  - you may transfer no more than \$10,000.00 per transfer

- ◆ make payments from checking to third parties (Bill Pay)
  - you may transfer no more than \$9,999.99 per payment, \$20,000.00 per day
- ◆ get information about:
  - the account balance of checking and savings account(s)
  - the last 90 days account activity of deposits and withdrawals for checking and savings accounts
- ◆ mobile deposit - app only
  - no more than \$2,500.00 per day
  - no more than \$5,000.00 per multi-day (20 business day) timeframe; limits can be adjusted subject to approval

**People Pay - types of transfers and dollar limitations** - You must maintain an eligible funding account and enrollment in OnLine Banking. Eligible funding accounts include checking accounts that are linked and accessible via your OnLine Banking service. Payments cannot be processed internationally. For more details, please refer to the First Federal Bank OnLine Banking Customer Agreement.

You may transfer funds from:

- ◆ **Account to Account** transfers from checking
  - You may transfer no more than \$500.00 per transaction with a \$1,000.00 daily limit
- ◆ **PayPal®** transfers from checking
  - You may transfer no more than \$500.00 per transaction with a \$1,000.00 daily limit
- ◆ **Recipient Chooses** transfers from checking
  - You may transfer no more than \$500.00 per transaction with a \$1,000.00 daily limit

**External Transfers - types of transfers and dollar limitations** - You must have a personal deposit account set up on your OnLine Banking service that can be used to transfer funds between your First Federal Bank personal deposit account and certain personal accounts at other institutions. Any other linked accounts in your OnLine Banking service, such as loan accounts, retirement accounts, or business (non-personal) accounts, are not eligible for External Transfers. For more details, please refer to the First Federal Bank OnLine Banking Customer Agreement.

- ◆ **Inbound and Outbound Transfers:**
  - You may transfer no more than \$5,000.00 per transaction with a \$20,000.00 per month limit

#### FEES

- ◆ We do not charge for direct deposits to any type of account.
- ◆ We do not charge for preauthorized payments from any type of account.
- ◆ Except as indicated elsewhere, we do not charge for these electronic fund transfers unless the limit is exceeded. Please refer to the section on Limitations on Frequency of Transfers.
- ◆ **ATM Operator/Network 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). Example: If you use an ATM not owned by us and the ATM is not in our participating network, you may be charged an out-of-network fee by us. Please refer to our separate First Federal Bank Retail Fee Schedule for ATM fees that may apply.
- ◆ Please refer to our separate First Federal Bank Retail Fee Schedule for additional information about fees.

#### DOCUMENTATION

- ◆ **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- ◆ **Preauthorized credits.** 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 1-877-367-8178; or contact Banking Service By Phone at 888-511-1077; or through Internet Banking at [www.first-fed.com](http://www.first-fed.com) to find out whether or not the deposit has been made.
- ◆ **Periodic statements.**

You will receive a monthly account statement from us for your checking account(s).  
 You will receive a quarterly statement savings account statement unless an electronic transaction has been processed. You will receive a monthly statement savings account statement for each month an electronic transaction is processed.

#### PREAUTHORIZED PAYMENTS

- ◆ **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:  
 Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.  
 Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.
- ◆ **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (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.)
- ◆ **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### FINANCIAL INSTITUTION'S LIABILITY

**Liability for failure to make transfers.** 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. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

#### CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; 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; or
- (4) if you give us your written permission; or
- (5) as explained in the separate Privacy Disclosure.

#### UNAUTHORIZED TRANSFERS

**(a) Consumer liability.**

◆ **Generally.** Tell us AT ONCE if you believe your card and/or 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. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

◆ **Additional Limits on Liability for Debit Card.** You will not be liable for any unauthorized transactions using your Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

**(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

#### ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

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

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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

FIRST FEDERAL BANK OF THE MIDWEST  
ELECTRONIC ALTERNATIVE DELIVERY DEPARTMENT  
P.O. BOX 248  
DEFIANCE, OHIO 43512  
Business Days: Monday through Saturday  
Excluding Federal Holidays  
Phone: 877-367-8178

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

#### NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
  2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
  3. Compare your records with the account statements you receive.
  4. Don't lend your ATM card to anyone.
  5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
  6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
  7. Prevent others from seeing you enter your PIN by using your body to shield their view.
  8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
  9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
  10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
  11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
  12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
  13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
  14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.
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Product Name	Minimum Amount to Open	Minimum to Earn Interest	Interest Rate/APY
<b>CHECKING ACCOUNTS (Variable rate accounts. Rates may change after account opening.)</b>			
Student Banking	\$50	Non-Interest Bearing	Non-Interest Bearing
Simple Checking	\$50	Non-Interest Bearing	Non-Interest Bearing
E-Checking	\$50	Non-Interest Bearing	Non-Interest Bearing
Relationship Checking	\$50	\$0.00 - 9,999.99	.03/.03%
		\$10,000 - 24,999.99	.03/.03%
		\$25,000 - 49,999.99	.05/.05%
		\$50,000 - 99,999.99	.08/.08%
		\$100,000 and above	.08/.08%
Health Savings Account	\$50	\$0.00 - 999.99	.03/.03%
		\$1,000 - 4,999.99	.03/.03%
		\$5,000 - 9,999.99	.03/.03%
		\$10,000 and above	.03/.03%
<b>SAVINGS ACCOUNTS (Variable rate accounts. Rates may change after account opening.)</b>			
Statement Savings	\$5	Any Amount	.03/.03%
Christmas Club	\$5	Any Amount	.03/.03%
<b>MONEY MARKET ACCOUNTS (Variable rate accounts. Rates may change after account opening.)</b>			
Classic Money Market	\$500	\$0.00 - 999.99	0.00%
		\$1,000 - 24,999.99	.03/.03%
		\$25,000 - 49,999.99	.05/.05%
		\$50,000 - 199,999.99	.08/.08%
		\$200,000 and above	.10/.10%
<b>FIXED TERM, FIXED RATE (Certificate of Deposit) ACCOUNTS</b>			
3 Month	\$500	\$500 and above	.03/.03%
6 Month	\$500	\$500 and above	.05/.05%
7 Month	\$500	\$500 - 4,999.99	2.04/2.05%
	\$500	\$5,000 and above	2.04/2.05%
9 Month	\$500	\$500 - 9,999.99	.15/.15%
	\$500	\$10,000 and above	.25/.25%
11 Month	\$500	\$500 and above	2.27/2.30%
12 Month	\$500	\$500 - 9,999.99	.15/.15%
	\$500	\$10,000 and above	.25/.25%
13 Month	\$500	\$500 - 4,999.99	.25/.25%
		\$5,000 and above	.30/.30%
18 Month Special	\$500	\$500 and above	2.57/2.59%
19 Month Online Only Special	\$5,000	\$5,000 and above	2.58/2.61%
24 Month	\$500	\$500 - 9,999.99	.30/.30%
	\$500	\$10,000 and above	.45/.45%
25 Month Special	\$500	\$500 and above	2.60/2.63%
36 Month Add On	\$500	\$500 and above	.60/.60%
37 Month Special	\$500	\$500 and above	2.63/2.66%
48 Month	\$500	\$500 and above	2.68/2.71%
60 Month	\$500	\$500 and above	2.72/2.75%

Interest rates and annual percentage yields (APY) are accurate as of the date shown above. You may call the office nearest you to obtain the most recent APY. APY assumes interest remains on deposit for one full year. Fees could reduce earnings. There is a substantial penalty for early withdrawal from fixed term accounts.



# RETAIL SERVICE FEE SCHEDULE

Effective February 1, 2019



## CHECKING ACCOUNTS *(\$50.00 minimum to Open)*

- Access Banking** – \$5.00 monthly service charge. No checks available. Mobile Deposit not available.
- Student Banking** – No monthly service charge, no minimum account balance. Must be a student and under the age of 25. \$3.00 Paper Statement Fee.
- Simple Checking** – No monthly service charge. \$3.00 Paper Statement Fee.
- E-Checking** – \$10.00 monthly service charge. No monthly service charge if the following requirements are met: Direct Deposit, OnLine Banking, E-Statements, and 1 or more point-of-sale transaction that posts and settles 3 business days prior to statement cycle date. Checks paid limited to 10 per cycle; \$1.00 per check for additional checks.
- Relationship Checking** – \$10.00 monthly service charge. No monthly service charge if the following requirements are met: Maintain an average daily account balance of \$1,000.00 or Combined Deposit and Loan Account Balances of \$20,000.00 or more.

## MONEY MARKET & SAVINGS ACCOUNTS

- Relationship Savings Account** – No monthly service charge, no minimum balance. Available with Student Banking, E-Checking, and Relationship Checking Accounts. \$50.00 minimum to open.
- Statement Savings Account** – \$3.00 monthly service charge will occur unless an average daily account balance of \$300.00 is maintained. \$5.00 minimum to open.
- Health Savings & USDA Accounts** – A \$2.00 service charge will occur, unless an average daily account balance of \$1,000.00 is maintained. \$50.00 minimum to open. Mobile Deposit not available.
- Classic Money Market** – No monthly service charge, no minimum account balance, \$500.00 minimum to open.
- Christmas Club** – No monthly service charge, no minimum account balance. \$5.00 minimum to open.
- Earn E. Eagle** – No monthly service charge, no minimum account balance. \$5.00 minimum to open.
- Maintenance Fee: Excess Usage Charge** (After 6 Electronic Debits/Check Items)..... \$10.00 each

## OTHER RELATED SERVICE CHARGES

- Account Activity Print Out.....\$1.00 per page
- Closing Fee: Account Closed Within 180 Days of Account Opening.....\$25.00
- Account Reconciliation (1/2 Hour Minimum).....\$25.00 per hour
- Account Research (1/2 Hour Minimum).....\$25.00 per hour
- Cashier's Check ..... \$5.00 each
- Check Cashing: customers with available balance greater than the check amount...no service charge – other checks ..... \$10.00 each
- Check Charge – Back to Loan.....\$35.00 each
- Check Images (Additional Copies).....\$1.00 each
- Checks/Money Orders, Foreign .....our cost + \$5.00
- Check Printing .....service charge depends on style of check ordered
- Coin Counting..... \$5.00 minimum or 5% of total coin counted, whichever is greater
- Collections Account Transactions.....\$8.00 each
- Collections ..... our cost
- Counter Checks .....four for \$1.00
- Currency Exchange, Foreign .....our cost + \$5.00
- Currency Purchase .....\$5.00 per order
- Deposit Account Charge Off .....\$35.00

## OTHER RELATED SERVICE CHARGES *Continued*

- Dormant Account: Checking (after 1 yr.) .....\$5.00 per month
- Savings (after 2 yrs.) .....\$5.00 per month
- Fax, First Page .....\$5.00
- Fax, Each Additional Page .....\$1.00
- International ACH.....\$1.00 per item
- Invalid Address.....\$5.00 per statement
- Levies .....\$100.00 each
- Non-Sufficient Funds and Overdrafts  
*(When we determine that you do not have enough available funds in your account to cover an item, we either authorize and pay the item and overdraw your account (an overdraft item), or we decline or return the item unpaid (an NSF return item). Some common examples of items are a check or other transaction made using your checking account number, an everyday non-recurring debit card transaction, a recurring debit card transaction, an ATM withdrawal, an ACH transaction, and an online or automatic bill payment.)*
- Non-Sufficient Funds (NSF) Return Item(a returned item).....\$35.00 each
- Overdraft (an overdraft item).....\$35.00 each
- Overdraft Service Charges:
- Transfer Charge: Transfer from Deposit or Loan Account..... \$10.00 daily
- Photocopies ..... \$0.50 each
- Postage on Returned Check Order..... our cost
- Redeposit Return Item (Re-dep) ..... \$5.00 each
- Returned Deposit Item ..... \$10.00 each
- Rolled Coin Purchases .....\$0.10 per roll
- Statement or Special Statement (extra copies)..... \$5.00 per statement
- Stop Payments – ACH Payments ..... \$35.00 per item
- Stop Payments (all items).....\$35.00 per check
- Wire Transfers, Foreign, Incoming & Outgoing .....\$50.00
- Wire Transfer, Domestic Incoming.....\$20.00
- Wire Transfer, Domestic Outgoing ..... \$35.00

## ATM

- Foreign ATM Fee (non-First Federal Bank ATMs) .....\$2.50  
*(Service charge may be refunded based on type and use of the account; Other banks' service charges may apply).*
- Balance Inquiry:
- At First Federal Bank ATMs ..... (5) free per cycle
- \$1.00 per inquiry thereafter
- All other ATMs \$1.00 each
- Replace Lost ATM/Debit Card .....\$5.00 each time
- Expedited Delivery (Debit Card).....\$55.00

## SAFE DEPOSIT BOXES –*Base Annual Rent (sales tax will be added if applicable)*

- 2 x 3 or 3 x 5 .....\$20.00
- 5 x 5 .....\$30.00
- 3 x 10 .....\$35.00
- 5 x 10.....\$50.00
- 10 x 10 .....\$75.00
- Box Drilling/Lost Key.....\$200.00
- Late Charge (15 Days) .....\$6.00





**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?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Payment history
- Purchase history
- Risk tolerance
- Checking account information

**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?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call Toll-free 877-367-8178 or visit one of our branches.

**Please note:**  
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.  
However, you can contact us at any time to limit our sharing.

**Questions?** Call toll-free 877-367-8178 or go to [www.first-fed.com](http://www.first-fed.com)



Who We Are	
Who is providing this notice?	First Federal Bank means First Federal Bank of the Midwest.
What We Do	
How does First Federal Bank protect my personal information?	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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does First Federal Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Apply for a loan</li> <li>● Seek advice about your investments</li> <li>● Give us your contact information</li> <li>● Provide your mortgage information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	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. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Our affiliates include:</i> <ul style="list-style-type: none"> <li>● <i>Financial companies such as: First Insurance Group.</i></li> </ul> </li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>First Federal Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>Our joint marketing partners include insurance companies.</i></li> </ul>
Other Important Information	
<p><b>For Alaska, Illinois, Maryland and North Dakota Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For California Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p><b>For Massachusetts, Mississippi and New Jersey Customers.</b> We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For Vermont Customers.</b> We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.</p>	