First Federal Community Bank
First Fed Cash Back – Truth in Savings Disclosures

This disclosure contains the rules that govern your Cash Back deposit account.

Account Overview: First Fed Cash Back is a free variable rewards checking account with no minimum balance that rewards accountholders with cash back on their signature-based debit card purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose & Use Expectations: The First Fed Cash Back account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle *are not* considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. First Federal Community Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card and transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over two (2) consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A First Federal Community Bank cashier's check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your First Fed Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

First Federal Community Bank has no control nor influence over any merchant's payment processing procedures or methodologies. Please consult with the merchant's management and your State's Banking Commissioner if you believe your transaction(s) was not processed in accordance with your signature authorization.

Qualifications: To earn your rewards just do the following transactions and activities in your First Fed Cash Back account during each Monthly Qualification Cycle:

- Have at least 12 signature-based debit card purchases post and settle
- Be enrolled in and agree to receive e-Statements
- Have at least 1 automatic payment (ACH) post and settle

Transactions and activities must post and settle to the account during each Monthly Qualification Cycle and may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account.

"Business Day" means Monday through Friday (during normal banking hours), and excludes weekends and public holidays.

"Monthly Qualification Cycle" means a period beginning one (1) Business Day prior to the first day of the current Statement Cycle through one (1) Business Day prior to the close of the current Statement Cycle.

"Statement Cycle" means the period of time for which First Federal Community Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by First Federal Community Bank as ATM transactions, non-retail payment transactions and purchases made with non-First Federal Community Bank issued debit cards.

Rewards: When First Fed Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.00% cash back on up to a total of $300.00 worth of purchases that post and settle to the account during that cycle period, for a maximum cash back earned of $6.00 per Monthly Qualification Cycle.

ATM fee reimbursements which are limited per qualification cycle and qualifying purchases must post and settle the account during the monthly qualification cycle in order for the reimbursements to be applied. Domestic ATM fees that post and settle during the qualification cycle will be reimbursed up to $20 per monthly qualification cycle and credited to your First Fed Cash Back account on the last day of the statement cycle. ATM fees of $4.99 or less will be reimbursed up to a maximum of $4.99 per individual transaction. ATM fees of $5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, you must contact us within thirty (30) calendar days after the Statement Cycle where the reimbursement was applicable in order to receive a refund.

Cash Back payments and ATM refunds will be credited to the account on the last day of the current Statement Cycle. When First Fed Cash Back qualifications are not met, you will not receive cash back on signature-based debit card purchases and ATM fees are not refunded. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings.

Additional Information: A $50.00 minimum deposit is required to open the account and no minimum balance is required to obtain the account's rewards. A minimum of 12 signature-based debit card purchases, a minimum of 1 automatic payment (ACH), and receipt of electronic statements are conditions of this account. This account is not to be used for commercial purposes and there is a limit of one (1) account per social security number. There are no fees to open this account. There are no recurring monthly service charges associated with this account. See our Schedule of Fees for fees that may apply to this account. Contact a First Federal Community Bank service representative for additional information, details and enrollment instructions.

Early Account Closure Fee: If you close your account within 90 days of opening, you will be charged a fee. Please refer to our fee schedule for our early account closure fee.

Account Fees A $1.00 monthly paper statement fee may be assessed. Customers enrolled in e-statements will not be charged this fee. Please refer to our current Fee Schedule for additional fee information.

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