

**First Federal Community Bank, National Association
Internet Banking Agreement and Disclosure Statement**

Please read the following Disclosure Policy before applying for First Federal Community Bank, National Association's Direct Banking or First Federal Community Bank, National Association's Direct Pay product.

This agreement states the terms and conditions that apply when you use First Federal Community Bank, National Association's Internet Banking service. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. Strict adherence to all of First Federal Community Bank, National Association's instructions and procedures applicable to the services covered by this agreement are required.

"You" and "your" refers to each person who establishes a Direct Banking account with First Federal Community Bank, National Association or who uses or is authorized to use a First Federal Community Bank, National Association means of access we establish or approve. The term "Direct Banking" refers to First Federal Community Bank, National Association allowing you to make payments, transfer funds, access accounts, obtain information and perform other transactions over the Internet by use of a personal computer and modem and/or other means that First Federal Community Bank, National Association allows.

Customer Number and Password

To access First Federal Community Bank, National Association's Direct Banking service, you must use the Customer number First Federal Community Bank, National Association establishes or provides for your Internet Banking Account, together with a password that you establish. Any persons to whom you give your customer number and password will have full access to your accounts that your defined in your Direct Banking.

You must be primary owner in each of the accounts designated on your Direct Banking application. A primary owner is the person whose social security number is used for identification of accounts. You may not designate any account where you are not the primary owner. Accounts for organizations, associations, clubs, businesses (except in DBA cases), public funds and other such entities are not permitted to be commingled with personal accounts of the officers or agents. A written resolution shall be required authorizing the establishment of Direct Banking services for such entities and filed with First Federal Community Bank, National Association.

Internet Banking Transactions

You, or someone you have authorized by giving them your Direct Banking customer number and password or other means of access (even if that person exceeds your authority) may instruct First Federal Community Bank, National Association to perform the following transactions:

- Make transfers between your qualifying accounts to the extent authorized
- Obtain information that we make available about your qualifying accounts
- Obtain other services or perform other transactions that First Federal Community Bank, National Association authorizes
- Create a payment to any business or person through the Direct Pay portion of Direct Banking.

Limits on Internet Banking Transactions

You must have enough available funds in any account from which you instruct First Federal Community Bank, National Association to make a payment or transfer. Available balance pertains to that identified under Reg CC of the Uniform Commercial Code.

Welcome to First Federal Direct Pay

Your "Click Around the Clock" Bill Pay Service

I AUTHORIZE First Federal Community Bank, National Association to post payment transactions generated by PC from the Bill Paying Service to the account indicated on the form being sent electronically. I understand that I am in full control of my account and that my 100% satisfaction is unconditionally guaranteed. If at any time I decide to discontinue service, I will provide written notification to First Federal Community Bank, National Association. My use of the Bill Paying Service signifies that I have read the terms and conditions of the Internet Banking Disclosure and Agreement which have been provided to me electronically by the Financial Institution.

I UNDERSTAND that payments may take up to 5 business days to reach the vendor and that they will be sent either electronically or by check. First Federal Community Bank, National Association is not liable for any service fees or late charges levied against me.

I UNDERSTAND that I am responsible for any loss or penalty (\$) that I may incur due to the lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account.

By checking the box to acknowledge the terms and conditions of service, I agree to these terms, and the terms of the Electronic Bill Payment Agreement and Disclosure which have been provided to me electronically by First Federal Community Bank, National Association.