

First Federal Community Bank

First Fed Cash Plus and First Fed Plus Savings

This disclosure contains the rules that govern your First Fed Cash Plus and First Fed Plus Savings.

First Fed Plus Savings Account Overview: First Fed Plus Savings is a free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked First Fed Cash Plus account during each Monthly Qualification Cycle.

First Fed Plus Savings Interest Rate & Annual Percentage Yield (APY): Compounding & Crediting within First Fed Plus Savings Account: Interest will be compounded on a monthly basis. Interest will be credited to your account on the last day of the Statement Cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue on the Business Day you deposit noncash items (for example, checks).

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

“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.

Balance Computation Method for First Fed Plus Savings Account: We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.

Interest Rate & Annual Percentage Yield: The interest rate and Annual Percentage Yield (APY) associated with your First Fed Plus Savings account when linked to a First Fed Cash Plus account is documented below. Please refer to the appropriate First Fed Cash Plus Truth in Savings Disclosure for specific account qualification information.

The interest rate and Annual Percentage Yield (APY) that apply to your First Fed Plus Savings account will be determined based on whether you have met the qualification criteria for your First Fed Cash Plus account. When the qualifications are met on the First Fed Cash Plus account, the interest paid on the entire balance in your account will be 0.71% with an annual percentage yield of 0.71% if qualifying purchases post and settle the account during the monthly qualification cycle on your First Fed Cash Plus Account. If qualifications are not met on the First Fed Cash Plus all balances in the First Fed Plus Savings will earn 0.01% annual percentage yield. “Monthly Qualification Cycle” means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle.

Interest (and ATM fee reimbursements) will be credited to your First Fed Cash Plus account on the last day of current Statement Cycle. Interest amount earned in the First Fed Plus Savings account may be less than the interest amount earned in the First Fed Cash Plus account.

APY = Annual Percentage Yield. 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 Regarding Your First Fed Plus Savings Account: You must have a linked First Fed Cash Plus account in order to open a First Fed Plus Savings account, and the First Fed Cash Plus account must remain open throughout the period that you hold the First Fed Plus Savings account. In the event that you or we close your First Fed Cash Plus account, your First Fed Plus Savings account will be closed as well.

Account Limitations If First Fed Plus Savings Is Established: The number of transfers from First Fed Plus Savings to another account in your name made in person or withdrawals that you make in-person, by mail or at an ATM are unlimited. Also, withdrawals made by telephone via check mailed to you and transfers into a First Fed Plus Savings are unlimited. During each Statement Cycle, you may also make up to six transfers or withdrawals in the aggregate including transfers or withdrawals to another account in your name at the this financial institution or to a third party via pre-

authorized transfers or withdrawals, telephone banking (including fax) and online banking service. Included in the aggregate six transfers or withdrawals are transfers to a third party, if made by check, or at point of sale terminals using your ATM or debit card. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.

Minimum Deposit, Use & Number of Accounts: \$1.00 minimum deposit is required to open the First Fed Plus Savings account and no minimum balance is required to qualify for the account's rewards. This account is not to be used for commercial purposes and there is a limit of one (1) First Fed Plus Savings account per social security number.

Fees: There are no fees to open or close a First Fed Plus Savings account. There are no recurring monthly service charges associated with this account. See our Schedule of Fees for additional fee information.

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