

FIRST FEDERAL BANK

# Smart Rewards Checking

Feel empowered with Smart Rewards Checking and see how rewarding your checking account can be.



## With Your Account You'll Get...

### VISA® DEBIT CARD

- No annual fee
- Earn reward points with every debit card transaction
- Use to make purchases anywhere VISA® is accepted
- Withdraw cash, obtain balance inquiries, or transfer funds
- Get additional points at participating uChoose Rewards® retailers
- Manage your debit cards with the FFBMobiBank App

## Expand Your Checking Benefits

All Smart Rewards Plus Checking accounts also receive IDProtect®<sup>2</sup> - identity theft monitoring and resolution services - up to \$10,000 Accidental Death & Dismemberment<sup>3</sup> Insurance coverage, and Cell Phone Protection<sup>3</sup>.

## ONLINE & MOBILE BANKING

- Access your account 24 hours a day via [www.ffbla.bank](http://www.ffbla.bank)
- MobiBank App (iOS + Android) featuring
  - Mobile check deposit
  - Touch ID
  - Instant balance
  - Bank locations
  - Debit card management
- Each personal checking account has full Apple Pay®, Samsung Pay, and Google Pay™ integration
- Check balances, view transactions, and get status updates via text
- Free eStatements and online bill pay
- Zelle® mobile transactions

## Optional Perks With Your Account

### OVERDRAFT PRIVILEGE

- Signed agreement required to activate service for ATM and point-of-sale transactions
- No monthly or annual service charge; fees are assessed at the time service is used

### OFFICIAL CHECK SALES\*

- Available in any denomination
- Considered just like cash

\* Fees may apply

## uChoose Rewards®

Register with uChoose Rewards® to begin earning reward points simply by using your First Federal Bank debit card, via qualifying transactions or events. **Register your card(s) at [www.uchooserewards.com](http://www.uchooserewards.com).** Click the Register link (under New to uChoose Rewards®) and follow the prompts to create your User ID and password. Redeem for the rewards you want most, and earn additional points at participating online and in-store retailers!

## ClickSWITCH

FAST • CONVENIENT • SECURE

Finally, there is a simple way to switch your checking account. It's your money; switching should be easy! Switch all of your automatic payments and deposits to your account with us in just a few minutes. Switching can be completed in a branch, on a personal computer, or by using a mobile device. We know how critical it is to keep your information safe. That's why protecting it is our top priority.



24-Hour Account Information

**(800) 860-1238**

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# Smart Rewards Checking Account Descriptions

PERSONAL CHECKING ACCOUNT	BENEFITS & OTHER INFORMATION	BALANCE TO EARN INTEREST	ACCOUNT MAINTENANCE FEE (Assessed Monthly)	AVOID ACCOUNT MAINTENANCE FEE
<b>Smart Rewards Plus Checking</b>  <b>With our Smart Rewards Plus Checking account, you can earn extra bonus points for having a direct deposit, making a mobile deposit, and using bill pay once per month. Enjoy a birthday reward on us!</b>	<ul style="list-style-type: none"> <li>• Minimum opening deposit of \$25</li> <li>• Unlimited check writing</li> <li>• uChoose Rewards®</li> <li>• First order of checks free; for age 62+, 2 free check orders per calendar year</li> <li>• Overdraft Privilege¹</li> <li>• Discounted official checks, outgoing domestic wires, and signature guarantee</li> <li>• Free bill pay</li> <li>• Foreign ATM W/D charges refunded up to \$15 per cycle</li> <li>• Eligible for extra bonus rewards points</li> <li>• IDProtect®²                             <ul style="list-style-type: none"> <li>» Up to \$10,000 in identity theft expense reimbursement³</li> <li>» Fully managed identity theft resolution services</li> <li>» Credit File Monitoring⁴†</li> <li>» Credit Report and Score⁵†</li> <li>» Identity Monitoring†</li> <li>» Debit and Credit Card Registration†</li> <li>» Online identity theft news center</li> </ul> </li> <li>• Accidental Death &amp; Dismemberment Insurance³ (Coverage divided equally on joint accounts and reduces by 50% at age 70)</li> <li>• Cellular Telephone Protection³ (Cell phone bill must be paid through this account)</li> </ul>	<p>Varies, based on the applicable interest rate and APY**</p> <p>Tiered rates on ledger balance of:                              \$0 to \$2,500;                              \$2,501 to \$100,000;                              \$100,001 to \$250,000;                              \$250,001 or greater</p>	<p>\$9 (Refunded by meeting 2 of 6 qualifiers each cycle)</p>	<p>Fee may be refunded by meeting 2 of the following 6 qualifiers each cycle:</p> <ul style="list-style-type: none"> <li>• POS transaction of 10 or more</li> <li>• Enrollment in eStatements</li> <li>• Direct deposit</li> <li>• Loan relationship</li> <li>• Deposit account relationship average balance(s) of \$2,500 or greater</li> <li>• Age 62+</li> </ul>
<b>Smart Rewards Checking</b>	<ul style="list-style-type: none"> <li>• Minimum opening deposit of \$25</li> <li>• Unlimited check writing</li> <li>• uChoose Rewards®</li> <li>• Overdraft Privilege¹</li> <li>• Free bill pay</li> </ul>	<p>No interest paid</p>	<p>\$3 (Refunded if enrolled in eStatements)</p>	<p>Fee may be refunded by enrolling in eStatements</p>

\*\* APY: Annual Percentage Yield



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## TERMS & CONDITIONS

IDProtect®<sup>2</sup> - identity theft monitoring and resolution services for you and your joint account holder.

- Up to \$10,000 identity theft expense reimbursement<sup>3</sup> - To cover expenses associated with restoring your identity.
- Fully managed identity theft resolution services - Access to a dedicated fraud specialist assigned to manage your case until your identity is restored.
- Credit File Monitoring<sup>4</sup>† - Daily credit file monitoring and automated alerts of key changes to your credit reports.
- Credit Report and Score<sup>5</sup>† - Ability to request a single bureau report every six months or upon opening an identity theft resolution case, and a single bureau score every month.
- Identity Monitoring† - Monitoring of over 1,000 databases.
- Debit and Credit Card Registration†
- Online identity theft news center† and Valuable Phone and Web Resources

Accidental Death & Dismemberment Insurance<sup>3</sup> - Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. **(Coverage divided equally on joint accounts and reduces by 50% at age 70)**

Cellular Telephone Protection<sup>3</sup> - Receive up to \$400 of replacement or repair costs if your eligible cell phones are stolen or damaged. **(Cell phone bill must be paid through this account)**

### ADDITIONAL DISCLOSURES:

† Registration/activation required.

<sup>1</sup> A \$28.00 Non-sufficient Funds (NSF) fee will be assessed per item. The \$28.00 NSF fee is the same fee amount that is charged if an item is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate NSF Fee or a Returned NSF Fee of \$28.00. All fees and charges will be included as part of the Overdraft Privilege limit amount. If your account balance remains overdrawn for four (4) or more business days, we will charge your account a daily overdraft fee of \$5.00 for each of the consecutive business days the account remains overdrawn up to 32 business days, beginning with day four. Overdraft Privilege will pay overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means that cause the current balance to fall below \$0.00 on your account, up to the overdraft limit. In the event the overdrawn balance is not paid within 60 days, the account will be closed and may be reported to Consumer Reporting Agencies. We reserve the right to close your account at any time. Overdrafts will not be paid if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts. First Federal Bank reserves the right not to pay any transactions that overdraws your account.

<sup>2</sup> Benefits are available to personal checking account owner(s) and their joint account owners subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable benefits. Benefits are available to non-publicly traded businesses and their business owner(s) listed on the account but are not available to employees or authorized signers who are not owners. Benefits are not available to a "signer" on the account who is not an account owner or to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, benefits are available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, benefits are available to the beneficiary, who must be the primary member (Fiduciary is not covered).

<sup>3</sup> Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the insurance document. Guide to Benefit and insurance document is enclosed. Accidental Death & Dismemberment Insurance: if you wish to name a beneficiary, please complete a beneficiary form. If there is no designated beneficiary on file, benefits will be paid according to the Master Policy. As an eligible account holder, you and your joint account holders, and family members, if applicable, are enrolled as members of the Econocheck Association, of which your financial institution is a sponsor. For more information visit SmartRewardsPlus.ClubChecking.com or 866-210-0361. Please keep a copy of this letter with your important insurance papers. Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the Bank or any Bank affiliate.

<sup>4</sup> Credit file monitoring may take several days to begin following activation.

<sup>5</sup> You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on Experian data. Third parties may use a different type of credit score to assess your creditworthiness.



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