

# Smart Rewards Checking

Whether you're opening your first checking account, or in the market for one that's more rewarding, First Federal Bank offers a variety of personal checking options designed to fit your lifestyle.



## 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
- CardValet®

## Checking That's Way More Rewarding

Earn additional points when you shop at participating online and in-store retailers with uChoose Rewards®. For more information about how you can increase your purchasing power, call or visit any branch location.

## 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
  - Manage debit cards
- Each personal checking account has full Apple Pay® integration
- Check balances, view transactions and get status updates via text
- Free eStatements and online bill pay

## 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—the choices are endless!

## 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**

[firstfederal@ffbla.bank](mailto:firstfederal@ffbla.bank)



MEMBER  
FDIC

# Smart Rewards Checking Account Descriptions

PERSONAL CHECKING ACCOUNT	BENEFITS AND OTHER INFORMATION	BALANCE TO EARN INTEREST	ACCOUNT MAINTENANCE FEE (Assessed Monthly)	AVOID ACCOUNT MAINTENANCE FEE
<b>Smart Rewards Plus 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>• First order of checks free; for age 62+, 2 free check orders per calendar year</li> <li>• Overdraft Privilege†</li> <li>• Discounted official checks, outgoing domestic wires, and signature guarantee</li> <li>• Free bill pay</li> <li>• Foreign ATM W/D charges waived up to \$15 per cycle</li> <li>• Free ID theft recovery insurance</li> <li>• Eligible for extra bonus rewards points</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>	\$9 (Refunded by meeting 2 of 6 qualifiers each cycle)	<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>• Average deposit relationship of \$2,500 or greater</li> <li>• Age 62+</li> </ul>
<p>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!</p>				
<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 Privilege†</li> <li>• Free bill pay</li> </ul>	No interest paid	\$3 (Refunded if enrolled in eStatements)	Fee may be refunded by enrolling in eStatements

† We will assess an Insufficient Funds Charge of \$28 for each item paid through Overdraft Privilege. A \$5 per calendar day overdraft service charge will be assessed when the account remains overdrawn four (4) days or longer and will continue until the account is no longer overdrawn or is closed. The fees associated with these two charges are set forth in the current First Federal Bank Truth in Savings Disclosure. Fees assessed for use of Overdraft Privilege are included in the dollar limit allowed in your account. Overdraft Privilege will pay any checks, preauthorized debits, online banking transactions, ACH debits, and in-house transfers to loan and deposit accounts that cause the current balance to fall below \$0.00 on your account, up to the overdraft limit on your account. Should your account remain in overdraft status for a period of fourteen (14) days with no deposit to the account, or should you fail to comply with any term or condition of this agreement, we reserve the right to close the account and turn it over for collection. 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 overdraw your account.

\*\* APY Annual Percentage Yield



24-Hour Account Information  
**(800) 860-1238**  
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