

Retail Online Banking and Electronic Funds Transfer Act Disclosure Agreement

As used in this Agreement, the words "we," "our," "us", and "First Federal" mean First Federal Bank of Louisiana. "I", "you" and "your" refer to the account holder authorized by First Federal to use Online Banking under this Agreement and anyone else authorized by that account holder(s) to exercise control over the account holder's funds through Online Banking. "Account" or "accounts" means your online accounts. "Electronic funds transfers" means a transfer to and from your accounts using Online Banking, including bill payments. "Online Banking Services" means the services provided pursuant to this Agreement, including the Bill Payment Service. "Business days" means Monday through Friday, excluding holidays.

Agreement

This Agreement is a contract establishing the rules, which cover your electronic access to your accounts at First Federal Bank of Louisiana through Online Banking. You may access the First Federal website at www.ffbla.bank.

By using Online Banking, you accept all terms and conditions of this Agreement. The terms and conditions of the deposit and loan agreements and disclosures for each of your First Federal accounts, as well as your other agreements with First Federal, continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement is subject to applicable federal laws and the laws of the State of Louisiana (except to the extent this Agreement can and do vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect.

The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and First Federal's successors and assigns. Certain obligations of the parties pursuant to this Agreement, which by their nature would continue beyond the termination, cancellation or expiration of this Agreement, shall survive termination, cancellation or expiration of this Agreement.

This Agreement, together with the Enrollment Form and the Online Disclaimer and Intellectual Property Notice, constitutes the entire agreement between you and First Federal with respect to the subject matter hereof and there are not any agreements relative hereto which are not fully expressed herein.

Account Requirement

This service is available on all checking, savings, certificate of deposits, and loan accounts. All accounts which are titled in the same manner will automatically have online access with full access rights. By using the Internet Banking service, you agree to maintain one or more accounts with us.

Restricted Accounts

Some accounts have transaction limitations or restrictions. These accounts are:

Advantage Money Management Account:	Deposits and withdrawals permitted*
My First Bank Savings Account:	Deposits and withdrawals permitted*
Regular Statement Savings Account:	Deposits and withdrawals permitted*
Christmas Club, Access 90 and Home Buyer Account:	No withdrawals allowed – View / Deposit Only
IRA, Flex IRA and Certificates of Deposit:	No transactions allowed – View Only
Consumer, Equity, Mortgage Loans and Lines of Credit:	View and Payments
Health Savings Account:	No deposits allowed – View / Withdrawal Only
Simple Checking Account:	No transactions allowed – View Only

* You may make six (6) pre-authorized, automatic, or electronic transfer debits, including transfer debits through the Interactive Voice Response (IVR) System, and Online Banking, per statement cycle. Checks written on Money Market Accounts are also included in the limit.

Cut-off times

Transfers	6:30 p.m. C.S.T.
Bill Payment	6:30 p.m. C.S.T.

Charges

You agree to pay the charges as set forth in the current charge schedule for your use of Online Banking Services. You can choose which checking account you wish to have your monthly charges debited from, but if you do not choose, then you agree that all such charges will be deducted from the checking account designated as the Primary Checking Account. If you close your Primary Checking Account, you must contact us immediately to designate another account as your Primary Checking Account. You agree to pay any additional reasonable charges for services you request not covered by this Agreement. You are also responsible for telephone and Internet service fees incurred in connection with your use of Online Banking.

View Account Balances.....	No Charge
View Account History.....	No Charge
Export Account History.....	No Charge
Search for a History Item.....	No Charge
Reconcile an Account.....	No Charge
Transfer Funds.....	No Charge
Reorder Checks.....	Check prices vary depending on check style and quantity ordered
Stop Payment (per request).....	\$28.00
Stop Payment (Bill Payment – per request).....	\$28.00
Mailed Account Statement (for additional copies only, does not include regular monthly statement).....	\$3.00
Internet Banking I-Net Fees (Bill Payment) (Unlimited per month).....	Free
Popmoney® Personal Payment Services (per transaction).....	\$.50

Mobile Deposit.....No Charge

Internet Security Information

Fiserv provides our Online Banking service. Fiserv utilizes a comprehensive security strategy to protect accounts and transactions conducted through the Internet. In-depth information on many of the techniques and features employed by the system can be viewed or printed from our website from within our Online Banking Security and Privacy Center. In addition to our login security, Fiserv uses SSL (secure socket layer) encryption technology.

Your browser automatically activates this technology when it attempts to connect to our system and it will support 128-bit key lengths. Whenever SSL is securing your communications, the browser will typically indicate the "secure session" by changing the appearance of a small padlock icon at the bottom of the screen from open to locked. Your communications are scrambled from your browser to our servers at all times, so no unauthorized party can read the information as it is carried over the Internet. Additionally, our servers have been certified by a "Certificate Authority" to assure you that you are actually talking to our servers instead of someone pretending to be us.

During your use of the Online Banking system, we will pass a "cookie" to your browser to identify you. "Cookie" means security data given to a browser by a web server and returned by the browser on subsequent transmissions to identify the user and encryption information. We do not (and cannot) use our cookies to obtain new information about you. When you log onto the system, the cookie enables us to process multiple transactions during the session without you having to provide your Login ID and password for each individual transaction.

After 15 minutes or when you log off, the session cookie is no longer accepted and the password must be entered. A new cookie is used for each session, so that no one can use the cookie to access your account.

Recommended System Requirements

The recommended system requirements include the most current version of Microsoft Internet Explorer, but the site has been built to work with all major browsers that have been tested and approved. First Federal also requires that each user's browser has a minimum configuration. This

allows First Federal to store user information and to maintain strict security standards. These browser settings are as follows: Cookies allowed, Java script enabled, and Secure Socket Layer (SSL) version 2.0 or higher. You are solely responsible for the equipment (including in the case of Internet banking, your personal computer and software) you use to access the Services. We are not responsible or liable for errors or delays or your inability to access Services caused by your equipment or for any other reason. We are not responsible for the cost of upgrading your equipment to stay current with the Services nor or we responsible, under any circumstances, for any damage to your equipment for the data resident thereon.

Registration Process

The service requires you to complete the initial registration process. This involves enrolling through our website as a First Time User. The information provided during enrollment identifies everything we will need to enable the service. In order to enroll in and use the online banking service, you will need to provide certain information such as the last 4-digits of your Social Security Number or Tax Identification Number, one account number and the type of account, whether checking, savings or other account, your name, Telebanc or alternative code number and your email address.

Access

To use Online Banking, you must have at least one account, access to an Internet service provider, and an email address. Once we verify your account information, you will be prompted to setup a Login ID and password. You may add or delete any of your accounts by contacting First Federal at any of the numbers listed in the "Communications between First Federal and You" section of this agreement or by visiting any branch and speaking with a Customer Service Representative. Access to your accounts through Online Banking is based upon the name titles on each of the accounts. We undertake no obligation to monitor transactions through Online Banking to determine they are made on behalf of the account holder.

System Services

You can use Online Banking to check the balance of your accounts, view account histories, transfer funds between your accounts, order checks, make stop payment requests, view checks, make loan payments (including principal payments), view statements and pay bills from your accounts. Balance shown reflects the most recent data available Online. Transaction made after 6:30 p.m. C.S.T. will appear the following day.

We reserve the right to block transactions, which may be deemed illegal or a violation of regulations under state or federal laws. If such transactions are conducted on your account, we will terminate your services immediately.

Hours of Access

Online Banking is available seven days a week, twenty-four hours a day, although occasionally some or all Online Banking services may not be available due to emergency or scheduled system maintenance. We agree to post notice of any extended periods of non-availability on the Online Banking website.

Your Password and Access ID

For security purposes, you are required to choose your password and Access ID upon your initial login to Online Banking. You determine what login ID and password you will use; the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password. Upon three unsuccessful attempts to use your password, your access to Online Banking will be terminated. To reestablish your authorization to use Online Banking, you must contact us by telephone, between the hours of 8:00 a.m. – 5:00 p.m. C.S.T., Monday through Friday, or visit any branch to have your password reset or to obtain a new temporary password. We recommend you create a password 8 to 16 characters that utilizes both upper- and lower-case alpha and numeric characters for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, or names of children, and should be memorized rather than written down.

Online Disclaimer And Intellectual Property Notice

First Federal Bank of Louisiana endeavors to provide you with the highest quality online banking available. However, due to the unpredictable nature of the Internet, occasional inaccessibility to our website should be expected. Additionally, First Federal cannot and does not guarantee the completeness or accuracy of the information provided herein.

Online bill payment is provided to you for your convenience. An independent third party, Checkfree, handles the actual payment of such bills and First Federal Bank cannot and will not guarantee or be held responsible for the completion and accuracy of such transactions.

First Federal reminds you that the Internet lacks inherent security for commercial transactions and therefore First Federal Bank of Louisiana cannot and does not guarantee that downloads from this site will not contain a virus or other destructive device. Additionally, you provide, request and receive information from this site with the knowledge that such information can be intercepted and/or viewed by unknown third parties. Please contact us at (337) 433-3611 with any questions you may have regarding the above information and disclaimers.

The Internet Banking System (IBS) is a trademark of Fiserv Solutions, Inc. (All other brand and product names are trademarks or registered trademarks of their respective owners.) Features and services availability are subject to change without notice.

Security

You understand the importance of your role in preventing misuse of your accounts through Online Banking, and you agree to examine the statement for each of your accounts. You agree to protect the confidentiality of your account and account number, and your personal identification information. You understand that personal identification information by itself or together with information related to your account may allow unauthorized access to your account. Your password and Login ID are intended to provide security against unauthorized entry and access to your accounts. It is recommended that you do not use the password savings function, as this only increases the risk of an unauthorized person accessing your information or performing unauthorized transactions. Data transferred via Online Banking is encrypted in an effort to provide transmission security; Online Banking utilizes identification technology to verify that the sender and receiver of Online Banking transmissions can be appropriately identified by each other. Notwithstanding our efforts to ensure that the Online Banking is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and can potentially be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Online Banking, or email transmitted to and from us, will not be monitored or read by others. INTERNET E-MAIL IS NOT A SECURE METHOD OF COMMUNICATION AND WE RECOMMEND YOU DO NOT SEND CONFIDENTIAL INFORMATION BY INTERNET E-MAIL. YOU CANNOT USE INTERNET E-MAIL TO INITIATE TRANSACTIONS ON YOUR ACCOUNT(S).

Posting of Transfers

Transfers initiated through Online Banking before 6:30 p.m. C.S.T. on a business day (except Federal holidays) are posted to your account the same day. Transfers completed after 6:30 p.m. C.S.T. on a business day, Saturday, Sunday or banking holiday will be posted on the night of the next business day.

Online Banking identifies a transfer based upon the Access ID of the user who made the electronic transfer.

You agree to communicate to any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts, in order to avoid overdrafts.

Overdrafts (Order of Payments, Transfers and other Withdrawals)

If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then:

1. Electronic fund transfers involving currency disbursements, like ATM withdrawals, will have priority,
2. Electronic fund transfers initiated through Online Banking, which would result in an overdraft of your account may, at our discretion, be cancelled and
3. In the event that electronic fund transfers initiated through Online Banking, which would result in an overdraft of your account, are not cancelled, overdraft charges will be assessed pursuant to the terms of the deposit agreement for that account.

Limits on Amounts and Frequency of System Transactions

The number of transfers from accounts and the amounts that may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed upon deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

System Bill Payment Service

You must designate the following: the account from which payments are to be made; the complete name of the payee, the account number, and the payee's remittance address, all exactly as shown on the billing statement or invoice; the amount of the payment and the date you want the payment to be debited from your account. By using the Online Banking Bill Payment Service option, you agree that, based upon instructions received under your password,

we will debit your designated account by electronic transfer, or by debiting and remitting funds on your behalf. We reserve the right to refuse payment to any payee designated by you. If we do so, we will notify you promptly.

Scheduling System Payments

If the payee is to be paid by paper check, you understand and agree that paper checks are mailed to the payee and the payee may not receive the payment until 4 business days after the date the payment is scheduled. You understand and agree that we are not responsible for the timely delivery of mail or the improper transmission or handling of payments by a third party, such as the failure of the Bill Payment payee to properly post a payment to your account. You understand and agree that a future dated payment is a one-time payment scheduled to be paid on the date you designated in the Bill Payment setup. You also understand and agree that recurring payments are payments scheduled to be paid on a regular basis automatically on a pre-determined schedule for the same amount as you designated in the Bill Payment setup, without any further action by you.

Cancel a Bill Payment

To cancel a Bill Payment scheduled through Online Banking, you must cancel the payment online via Online Banking (by following the onscreen instructions) before 6:30 p.m. C.S.T on the date the payment was submitted.

Popmoney® Personal Payments Service

Popmoney® allows payments to be sent directly by you to other individuals via email, text message or checking/savings account information. For each payment you send, you will be charged \$.50. The bank reserves the right to limit the frequency and dollar amount of transactions from your Online Accounts for security reasons. Risk limits for transactions using Popmoney are based on account history rather than actual account balance. The maximum amount available for transfer can be viewed by clicking the help icon on the send money screen. By using Popmoney, you agree that, based upon instructions received under your password, we will debit your designated account by electronic transfer, or by debiting and remitting funds on your behalf.

Mobile Banking

FFB MobiBank is offered as a convenience and supplemental service to First Federal Bank's Internet Banking services. It is not intended to replace access to Internet Banking from your

personal computer or other methods you use for managing your accounts and services with us. To utilize the FFB MobiBank service, you must first enroll for and maintain enrollment in, Internet Banking. Once you have signed in to First Federal Bank's Internet service, you may access your accounts with supported Wireless Devices by following our instructions for enrolling and activating your Wireless Device. You will be required to accept a separate Mobile Banking Terms & Conditions in order to utilize the service. These terms, provisions, or conditions constitute a part of the Mobile Banking service terms and the Agreement. When you activate your Wireless Device, and each time you use or allow anyone else to use the Mobile Banking Service, you confirm your agreement to abide by and to be bound by the terms and conditions of the Mobile Banking Service in effect at that time and the and Mobile Remote Deposit Terms & Conditions. With FFB MobiBank, you may check account balances and transactions, transfer funds between your linked accounts, pay bills and people, and submit mobile check deposits. To enroll in Mobile Banking, you must first login to First Federal Bank's Internet Banking site. Once logged in, select the "Options" tab of the site. Under the Mobile Device Section, click "Enroll" to begin the process. Alternatively, from your Wireless Device, you may download the FFB MobiBank Application to begin the enrollment process. You will be required to login to First Federal Bank's Internet Banking site to complete the Mobile Banking enrollment process.

Alerts

Your enrollment in First Federal Bank of Louisiana Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your First Federal Bank of Louisiana account(s). Alerts are provided within the following categories:

- Mandatory Alerts provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. You do not have the option to suppress these Mandatory Alerts.
- Account Alerts provide you with notification of important account activities or when certain changes are made to your Service accounts, such as scheduled payments made, scheduled payments cancelled and mobile deposits. These Alerts are automatically activated for you. Although you may suppress these Account Alerts, we strongly recommend that you do not do so because they provide important information related to your Service accounts.
- Additional Alerts must be activated by you to be enabled. These Additional Alerts can be accessed from the Alerts menu within First Federal Bank of Louisiana Online Banking and Alerts menu within First Federal Bank of Louisiana Mobile Banking.

Account Alerts and Additional Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts through your mobile device. We may add new Alerts from time to time, or cancel old Alerts. We usually notify you when we cancel Alerts, but are not obligated to do so. First Federal Bank of Louisiana reserves the right to terminate its Alerts

service at any time without prior notice to you.

Methods of Delivery. We may provide Alerts through one or more channels ("EndPoints"): (a) a mobile device, by text message, (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your First Federal Bank of Louisiana Online Banking message in-box, by an e-mail message. You agree to receive Alerts through these EndPoints, and it is your responsibility to determine that each of the service providers for the EndPoints described in (a) through (c) above supports the email, push notification, and text message Alerts provided through the Alerts service. Please be advised that text or data charges or rates may be imposed by your EndPoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you Alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your Alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

Alerts via Text Message. To stop Alerts via text message, text "STOP" to {ShortCode} at anytime. Alerts sent to your primary email address will be unaffected by this action. To restore Alerts on your mobile phone, just visit the Alerts tab in First Federal Bank of Louisiana Online Banking and click the box next to your mobile number for the Alerts you'd like to receive again. For help with SMS text alerts, text "HELP" to {ShortCode}. In case of questions please contact customer service at (337) 421-1200. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Limitations. First Federal Bank of Louisiana provides Alerts as a convenience to you for information purposes only. An Alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide Alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside First Federal Bank of Louisiana's control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold First Federal Bank of Louisiana its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

Alert Information. As Alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that Alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Alerts will be able to view the contents of these messages.

Stop Payment Requests

Stopping the payment of a check is different from the cancellation of a bill payment. Once an Electronic Bill Payment has been debited from your account, you CANNOT cancel or stop it. You

may be able to stop an Online Banking Bill Payment paid by paper draft by contacting us via telephone before the paper draft has cleared. (You will have to contact us by telephone to determine if the paper draft has cleared.) If the paper draft has not cleared, we will immediately process your stop payment request. We will notify you immediately if the paper draft has already cleared. To be effective, this type of stop payment request must precisely identify the name of the payee, the payee-assigned account number, the amount and scheduled date of the payment and the ID number from the Bill Payment View Posting Screen. If you make your stop payment request online or by telephone, we may also require you to put your request in writing and get it to us within 14 days after you call or initiate the request online. You will incur stop payment charges as disclosed in the current fee schedule for the applicable account.

You may only initiate stop payment requests online via Online Banking for paper checks you have written (non-electronically) on your accounts (not Online Banking Bill Payer paper drafts.) Online stop payment requests that are received after banking hours will be processed at 9:00 a.m. on the business day following the date the stop payment was requested. To be effective, this type of stop payment request must precisely identify the name of the payee, the check number, the amount and the date of the check.

Periodic Statements

Transfers to and from your accounts using Online Banking will appear on your monthly checking account statement.

Change in Terms

We may change any term of this Agreement at any time. If the change would result in increased fees for any Online Banking service, increased liability for you, fewer types of available electronic fund transfers or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will post any required notice of the change in terms on the First Federal Online Banking website or forward it to you by email or by postal mail. Your continued use of any or all of the subject Online Banking Services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

In Case of Errors or Questions about Your Electronic Transfers, including Bill Payments

Contact us immediately if you think your statement is wrong, or if you need more information about a transfer listed on your statement. We must hear from you no later than 60 days after we sent the FIRST statement upon which the problem or error appeared. When you contact us:

1. Tell us your name and account number;
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
3. Tell us the dollar amount of the suspected error and if the suspected error relates to a bill payment made via the Online Banking Bill Payment Service, tell us the payee name, the date the payment was sent, payment amount, ID number and the payee account number. (This information appears on the Bill Payment View Posting Screen). If you contact us by telephone, we will require that you send us your complaint or question in writing by postal mail, in person, or by fax within 10 business days. We will communicate the results of our investigation to you within 10 business days after you contact us, and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and

we do not receive it in writing within 10 business days, we may not provisionally credit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after completion of our investigation. You may ask for copies of the documents used in our investigation. If we have made a provisional credit, a corresponding debit will be made from your account.

Our Liability for Failure to Make a Transfer

If we do not complete a transfer to or from your account, including a bill payment, on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses caused as a result. However, there are some exceptions. We will NOT be liable for:

1. If, through no fault of ours, you do not have enough money in your account to make a transfer;
2. If a legal order directs us to prohibit withdrawals from the account;
3. If you submit a transfer debit from a restricted account that does not allow online debits;
4. If your account is closed, or if it has been frozen;
5. If the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts;
6. If you, or anyone authorized by you, commits any fraud or violates any law or regulation;
7. If any electronic terminal, telecommunication device, or any part of the electronic fund transfer system is not working properly and you knew about the problem when you started the transfer;
8. If you have not provided us with correct payment information for the Bill Payment Service, including, without limitation, the name, address, your payee-assigned account number, payment date and payment amount for the payee on a bill payment;
9. If you have not properly followed the onscreen instructions for using Online Banking; or
10. If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.
11. There may be other exceptions stated in our agreement with you.

Your Liability for Unauthorized Transfers

CONTACT US AT ONCE if you believe your password has been lost, stolen, used without your authorization or otherwise compromised or if someone has transferred or may transfer money from your accounts without your permission. An immediate telephone call to us is the best way

to reduce any possible losses. You could lose all money in your accounts (plus your maximum overdraft line of credit, if any). If you contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, you can lose no more than \$50 if someone used your password without your permission. If you do NOT contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, contact us at once. If you do not tell us within 60 days after the statement was provided to you, you may not get back any money you lost through transactions made after the 60 day time period if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from contacting us, we will extend the time periods.

Disclaimer of Warranty and Limitation of Liability

We make no warranty of any kind, express or implied, including any implied warranty of fitness for a particular purpose, in connection with the Online Banking services provided to you under this Agreement. We do not and cannot warrant that Online Banking will operate without errors, or that any or all Online Banking Services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to Online Banking, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of First Federal and its affiliates exceed the amounts paid by you for the services provided to you through Online Banking. In the event that account aggregation services for Online Banking are offered, it is agreed that First Federal Bank will not be held liable for any loss, which may result from the enlistment of another 3rd party.

Disclosure of Account Information

We will disclose information to third parties about your account or the transfers you make:

1. Where it is necessary for completing transfers or resolving errors involving transfers,
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant,
3. In order to comply with a government agency or court order, or

4. If you give us your prior written permission.

Virus Protection

First Federal is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their PCs and diskettes using a reliable virus detection product to detect and remove any viruses. Undetected viruses or viruses that are not properly removed may corrupt and destroy your programs, files and even your hardware. Additionally, you may unintentionally transmit the virus to other computers.

Your Right to Terminate

You may cancel your Online Banking service at any time by providing us with written notice by postal mail or fax. Your access to Online Banking will be suspended within 3 business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding charges incurred prior to the date of cancellation.

Our Right to Terminate

You agree that we can terminate or limit your access to Online Banking services for any of the following reasons:

1. Without prior notice, if you have insufficient funds in any one of your accounts; Online Banking Service may be reinstated, at our sole discretion, once sufficient funds are available to cover any fees, pending transfers and debits;
2. If you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account
3. For Bill Pay, after 90 days of inactivity and
4. For any other reason in our sole discretion without notice.

Enforcement

In the event either party brings a legal action to enforce this agreement or collect amounts owing as a result of any account transaction, the prevailing party shall be entitled to reasonable attorney's fees and costs, including fees on any appeal, subject to any limits under applicable law.

Communications between First Federal and You

Unless this Agreement provides otherwise, you may communicate with us in any one of the following ways:

1. Email - You may contact us by email at firstfederal@ffbla.bank (please note that banking transactions through Online Banking are not made via email). Email is not a secure form of communication, so please do not include sensitive personal information when sending emails to First Federal bank.
2. Telephone - You may contact us by telephone at 337.433.3611 or outside the local area at 1.800.860.1238, or you may call any one of our branches near you.
3. Facsimile - You may contact us by fax at 337.433.8010;
4. Postal Mail - You may write to us at: First Federal Bank of Louisiana, Attn: Electronic Services Department, P.O. Box 1667, Lake Charles, Louisiana 70602-1667 and
5. In Person - You may visit us in person at any one of our locations near you in: Lake Charles, Sulphur, Carlyss, Vinton, Westlake, Moss Bluff, DeRidder, Natchitoches, Oakdale, Alexandria, or Pineville.

Business Days

Our business days are Monday through Friday, excluding Holidays.

Hours of Service

Lobby Hours: Monday – Friday, 9:00 a.m. – 5:00
p.m.*

Drive-In Hours: Monday – Friday, 8:00 a.m. – 6:00
p.m.*

*Times listed are general Hours of Service. Certain locations may have limited hours. Call your local First Federal office for details, or call 1.800.860.1238.