

Online Banking SIMPLE.SECURE.CONVENIENT



Your internet connection lets you step into the bank any time of day or night, giving you free, complete and secure access to your accounts.

■ GETTING STARTED

You will need to enroll in Online Banking by visiting any First Federal office or going to www.ffbla.com and choosing the "First Time User" option on the Online Banking Access toolbar located on the home page. You will need to identify each account you would like included with your Online Banking service. This should initially be done during enrollment, but account changes can be made at any time.

Once you are enrolled, simply go to www.ffbla.com, enter your Access ID in the Online Banking Access toolbar in the middle of the page, follow the steps to verify your identity and you're in!

Number	Nickname	Current Balance	Available Balance
****954	EVANTAGE CHECKING	6,043.70	6,043.70
****983	NOW INTEREST CHECKING	108.81	78.60
****259	BUSINESS CHECKING	31,938.57	31,938.57
****472	EVANTAGE CHECKING	3,737.55	3,733.31
****310	CHOICE CHECKING	27,845.70	27,845.70
****008	STATEMENT SAVINGS	336.81	336.81
****725	STATEMENT SAVINGS	1.01	1.01
Total Deposits:		70,010.15	69,975.70

Number	Nickname	Current Principal	Available Credit
****108	LOAN	189,393.39	.00
Total Loans:		189,393.39	

■ SECURE AND SAFE

Whether you enroll online or with a First Federal employee, there will be steps to ensure mutual protection from identity theft and fraud. It's called Secure Multi-Factor Authentication – this lets us be sure it's really you, and you can be sure it's really us!

Each time you enter your Access ID at www.ffbla.com, we recognize your computer as one you've either used before to access Online Banking or not. You can always choose to have us remember more than one computer. If you sign in from a computer we don't recognize we ask one of your established challenge questions. If answered correctly, you will be prompted to enter your password. Before entering your password or answering your challenge questions, you should always check your address bar to verify that it is green. This is an additional layer of security to show that you are connected to a safe server. If your browser's address bar is green, your connection is safe. If it's not green, stop your log in process and please contact us at 337-421-1200.

PRIVACY AND SECURITY TIPS

- 1) Do not share your Access ID or Password with anyone. It should remain confidential.
- 2) Avoid selecting a Password that is easy to guess, i.e. date of birth, name of child, spouse, relative, pet, etc.
- 3) Log Out of Online Banking when you leave your computer.
- 4) Contact us immediately if you believe an unauthorized user has obtained your Password or to dispute a charge on your account.

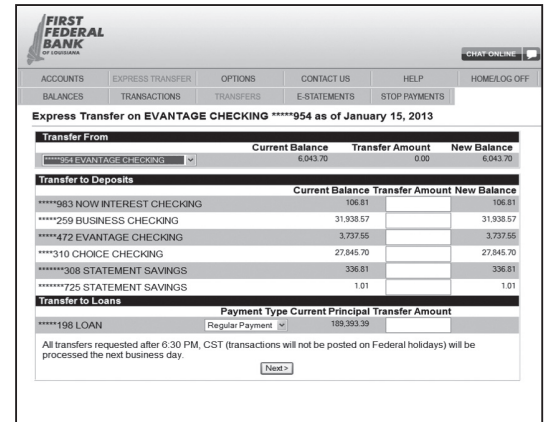
■ UNDERSTANDING ONLINE BANKING

Our Online Banking system prompts you through easy steps to accomplish all of your routine tasks. You'll find Help and Contact Us buttons on every page. You also have access to more personalized support by utilizing our Chat Online feature, located in the top right-hand corner of each page. By clicking Chat Online during normal banking hours, you will be able to "instant message" one of our customer service representatives, who will be happy to assist you.



COMMON STEPS AND TASKS

- View specific account transactions:** Click on the account you wish to review. You can then use the drop down menu in the "Transaction Activity" area to choose exactly what you want to see – previous statement, current statement, etc.
- View E-Statements:** Click on the E-Statements button located on the top toolbar of each page in Online Banking. Select document type "eStatements" and select the month you wish to view. If you are not already enrolled, please contact any First Federal office.
- View image of a check:** Simply click on the specific check number listed in your transactions.
- Search for a specific transaction:** Click on the Transactions button located on the top tool bar of each page in Online Banking and select "Transaction Menu" from the drop-down list. Input the details of the transaction in the appropriate search area. On this screen you also have the option to view all transactions or export transactions to the program of your choice.



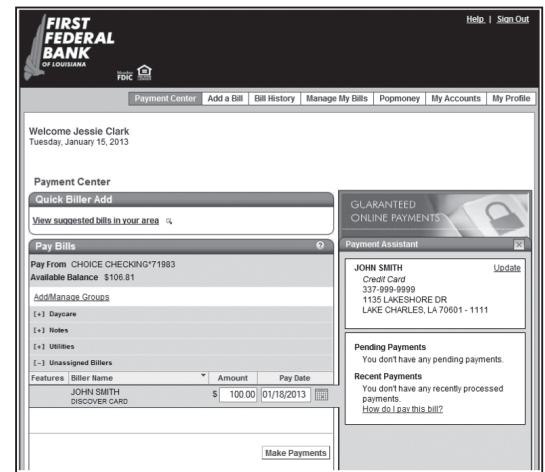
To make Online Banking even more convenient, you can also submit a Stop Payment and Transfer funds – express, future-dated or recurring online transfer options are available.

BILL PAY AND POPMONEY®

Our Bill Pay* service is a quick, easy and secure way to pay bills. You'll be able to quickly add billers, set up reminders, make recurring payments and schedule one-time payments.

To set up Bill Pay, contact any First Federal office. Once you are enrolled, there will be a Bill Pay button located on the top toolbar of each page in your Online Banking.

For a small fee per transaction, you may utilize Popmoney* within your Bill Pay feature. Popmoney is an innovative personal payment service that eliminates the hassles of checks and cash. It allows you to send and receive money as easily as you send and receive email and text messages. Best of all, you don't need a separate account; just use your current First Federal account!



To learn more about our Online Bill Pay and Popmoney®, visit www.ffbla.com for information and video demos.

*All Bill Pay and Popmoney® payments are processed per the "Retail Online Banking and Electronic Funds Transfer Act Disclosure Agreement" you receive when establishing the Online Banking Service.

24 HOUR ACCOUNT INFORMATION
(337) 421-1234 • (800) 860-1238

EMAIL: firstfederal@ffbla.com

LOCATION INFORMATION

Scan this code with your smart phone, or visit our website, to find ATMs, offices and office hours.

