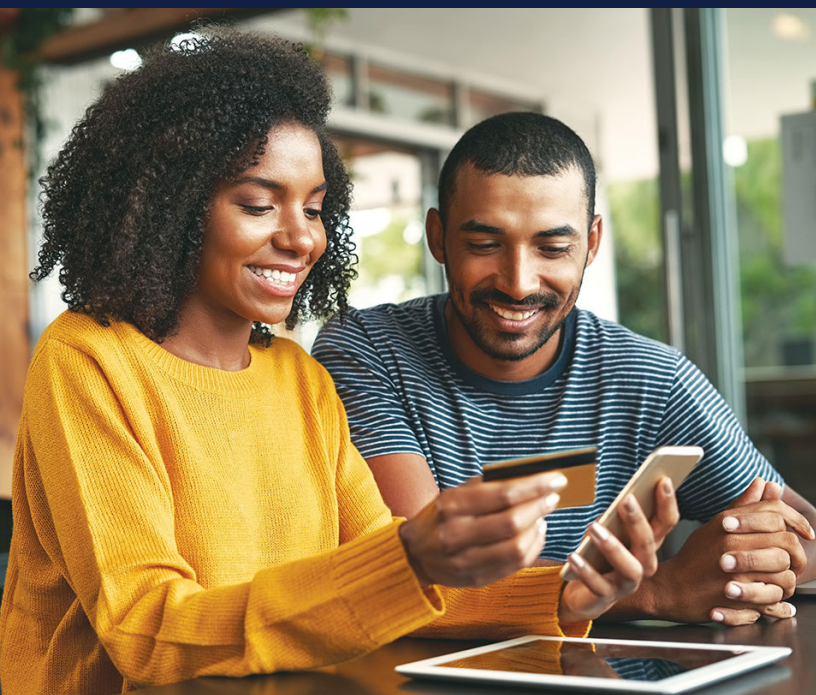


CONSUMER



Your Guide
To Our Digital Banking

UPGRADE



First Federal
BANK of KANSAS CITY

What Is Happening?

Hello! First Federal Bank of Kansas City is pleased to announce that we are upgrading our online and mobile banking services to bring you a more powerful digital banking experience. Beginning Monday, August 22, 2022, you'll experience a refreshed, user-friendly design with modern financial tools that can simplify your financial life.

In the new First Federal Digital Banking and mobile app, you can expect a wide range of benefits, including external transfers, enhanced mobile check deposit features, customizable push alerts, and a seamless financial management tool.

Here you'll find comprehensive details about the conversion timeline and [a few steps for you to prepare for the upgrade](#). We ask that you pay special attention to your email inbox and our social media channels over the next several weeks to stay up-to-date and ensure a smooth transition.

During the upgrade period from Monday, August 15, 2022 through Monday, August 22, 2022, some digital services will be unavailable. Please review the key dates and the accompanying chart for a full list of service availability leading up to and during our Digital Banking conversion.

Keep an eye on your email inbox as well as our website and social media for conversion reminders!

Learn more on our Digital Banking Conversion web page: ffbk.com/upgrade



Key Dates:

Digital Banking Conversion Timeline: Monday, August 15 through Monday, August 22.

- Access to online bill pay will be unavailable starting Monday, August 15 until Monday, August 22. Any payments scheduled prior to August 15 will be processed through Friday, August 19. Payments scheduled between Saturday, August 20 through Sunday, August 21 will be processed on Monday, August 22. Please closely monitor all bill payments during and after the conversion.
- With the exception of external transfers to other financial institutions and eBill functionality, all other payments will process as currently scheduled. **Current eBill delivery settings will NOT transfer over.** Payments to external financial institutions and eBill settings can be re-established beginning Monday, August 22. Please closely monitor all payments during and after the conversion.
- Starting at 3 p.m. CST Thursday, August 18, account balances will be unavailable. Balances will be updated the morning of Monday, August 22.
- Digital banking will be unavailable beginning at 3 p.m. CST Thursday, August 18 through the morning of Monday, August 22.
- Your debit card purchases will process normally, and ATM access will not be interrupted.
- Should you have questions, you may always call our Digital Banking Team at (816) 245-4225. In addition, our 24-hour banking info line (888-781-4092) will be available for any balance inquiries, internal account transfers and other transaction inquiries. Please verify your info line phone PIN before August 18 to use this service.

What To Expect:

During the Technology Upgrade

Refer to the chart for a full list of service availability leading up to and during the conversion.

After the Technology Upgrade

Establishing Digital Banking access on August 22:

Existing online banking users, please follow the steps below:

1. Visit ffbk.com, click "Login" and select "Online Banking"
2. Enter your existing username and password
3. You will receive a verification code at your email address on file
4. Enter the verification code and follow the prompts to:
 - a. Set up a new password
 - b. Review the Terms & Condition
5. Proceed to First Federal Digital Banking!

To create your first-ever online banking profile:

1. Visit ffbk.com, click "Login" and select "Online Banking"
2. Click "Get Started" in the upper right corner
3. Complete the enrollment form
4. Proceed to your Digital Banking profile!

Note: You will only complete this process once. On your second login, simply enter your username and the password created above.

Using the Mobile App

On August 18 at 3 p.m. CST, the current First Fed Mobile app will no longer be available. On Monday, August 22, Apple iOS will automatically update and restore the mobile app for Apple device users. Android device users must uninstall the current First Fed Mobile app and then download the new First Federal Bank Mobile app from the Google Play Store.

Debit Card and Card Controls

Your First Federal debit card will not be affected by the technology upgrade and purchases will process normally.

For your security, the First Federal Bank Mobile app allows you to quickly turn off your debit card in the event it becomes misplaced or stolen. A more robust set of debit card controls, including location controls, spend limits, and more, are available by downloading the CardValet mobile app. Visit ffbk.com/upgrade to learn more about CardValet.

Account View

IMPORTANT NOTE: After conversion, all First Federal deposit accounts associated with your tax ID (SSN or EIN) will appear in your Digital Banking dashboard. This means if you are a joint owner on an account, it will be visible to you moving forward. Please reference the Support FAQs within Digital Banking for instructions on how to hide accounts from view.

Bill Pay

Pay bills anytime, anywhere using First Federal Digital Banking! There's no monthly fee or minimum number of bills or companies to pay. To avoid any interruption with bill payments, please verify that your previous payees transferred into the new bill pay system on August 22.

eBill Feature

If you currently use the eBill service to have vendor/merchant bills delivered to your online banking profile, these settings will **NOT** transfer over. You must re-establish all eBill settings on August 22.

Alerts

Current alert settings will transfer to the new First Federal Digital Banking and mobile app. After the upgrade, you can customize even more alerts and reminders to keep your finances on track.

Mobile Check Deposit

Don't worry about traveling to a branch! With our new mobile app, you can snap a photo of a check and deposit it into your First Federal account in just a few taps.

My Financial View

Bring your entire financial portfolio into view by connecting accounts at other institutions such as retirement funds and credit cards. You can track account balances, spending habits and your net worth on one dashboard. Plus, you can design custom budgets with drag-and-drop functionality.

How to Prepare: Your Conversion To-Do List

Mark your calendar.	Our upgrade will begin Monday, August 15 at 8 a.m. CST for bill pay and Thursday, August 18 at 3 p.m. CST for all other online and mobile banking activity. We will re-open all systems the morning of Monday, August 22. You will receive an email when the new First Federal Digital Banking and mobile app is available.
Review contact information.	Log in to FirstFed Online Banking today to confirm your current email address and phone number, or call our team at (816) 245-4225. You will need this email address to access the new First Federal Digital Banking and mobile app on Monday, August 22.
Schedule online bill payments in advance.	Any bill payments scheduled prior to Monday, August 15 will be processed through Friday, August 19. No payments will be processed Saturday, August 20 through Sunday, August 21. Payments will resume Monday, August 22. Please closely monitor all bill payments during and after the conversion.
Print eStatements.	All online history, including transactions and eStatements, will be unavailable beginning Thursday, August 18 at 3 p.m. CST. If you need access to eStatements, please download or print them prior to August 18. For questions about account history, please contact the Digital Banking Team at (816) 245-4225.

Conversion Timeline	Thursday, August 18, 2022	Friday, August 19, 2022	Saturday, August 20, 2022	Sunday, August 21, 2022	Monday, August 22, 2022
Branch Hours	Normal business hours	Normal business hours	Normal business hours	Closed	Normal business hours
Online Banking	Available*	Unavailable	Unavailable	Unavailable	Available**
Mobile App	Available*	Unavailable	Unavailable	Unavailable	Available**
Call Center	Normal business hours	Normal business hours	Normal business hours	Closed	Normal business hours
Debit Cards	Normal service	Normal service	Normal service	Normal service	Normal service
Bill Pay <small>Bill Pay will be unavailable beginning Monday, August 15.</small>	Unavailable	Unavailable	Unavailable	Unavailable	Available***
ATMs	Available	Available	Available	Available	Available
Direct Deposit & Loan Payment Processing†	Normal service	Normal service	Normal service	Normal service	Normal service
Automatic ACH Payments or Transfers	Normal service	Normal service	Normal service	Normal service	Normal service

*Available until 3 p.m. CST. **Anticipated return to service around 9 a.m. CST on August 22 with re-enrollment. Email instructions will be sent when services are available.

***Bill Pay will be unavailable from Monday, August 15 until Monday, August 22. There will be no interruption to previously scheduled payments through Friday, August 19. Payments scheduled between Saturday, August 20 through Sunday, August 21 will be processed on Monday, August 22. Anticipated return to service around 9 a.m. CST on August 22 with re-enrollment. Email instructions will be sent when services are available.

†For balance history, please visit a branch, call our 24-hour banking info line at (888) 781-4092 or call our Digital Banking Team at (816) 245-4225.



First Federal
BANK of KANSAS CITY

Because banking is personal.

ffbkc.com

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