

# Lifestyle Checking



## Choose a modern account for how you really live:

- No minimum balance
- No monthly service fee
- No direct deposit requirements
- \$25 opening balance requirement
- Online Banking, Mobile Banking and eStatements required
- 10 debit card transactions per cycle
- Unlimited online Bill Pay
- Up to \$6 in foreign ATM fees waived per cycle



## 12 Locations to Serve You

633 La Salle Street, Ottawa  
(815) 434-3500

433 W. Main Street, Ottawa  
(815) 434-2193

1600 38th Street, Peru  
(815) 224-3100

137 S. Main Street, Walnut  
(815) 379-2113

124 E. Main Street, Morris  
(815) 942-8100

801 W. Jefferson Street, Shorewood  
(815) 744-3300

325 S. Randall Road, Elgin  
(847) 468-9100

475 3rd Street, La Salle  
(815) 224-4400

1205 Washington Street, Mendota  
(815) 539-6757

8 Danny's Drive, Streator  
(815) 672-0550

111 E. Main Street, Amboy  
(815) 857-3638

701 First Avenue, Rock Falls  
(815) 626-9292

[www.ffsbweb.com](http://www.ffsbweb.com)

# e-Services



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# When LIFE gets busy, we can make your LIFE easier!



## SIMPLICITY

- ▶ Online Banking
- ▶ eStatements
- ▶ Alerts
- ▶ Bill Pay

## CONVENIENCE

- ▶ Online Debit Card Application
- ▶ Mobile Banking
- ▶ Mobile Check Deposit
- ▶ Popmoney®
- ▶ Account to Account Transfer
- ▶ Apple Pay®
- ▶ Online Loan Application with e-sign

## ADDED SECURITY

- ▶ CardValet®
- ▶ Enhanced Security Chip Cards

## Online Banking

Online Banking allows you to access your account information 24 hours a day, seven days a week. Using Online Banking you can:

- View real-time account balances, check images and history
- Get 24-hour access to checking, savings, CDs and loans
- Transfer money between accounts
- Pay bills

We use the latest security technology available, including secure communications, firewalls, 128-bit encryption and operating systems that have been designed to provide maximum security.

## Enhanced Security Chip Cards and CardValet

A microchip embedded in every card adds a new layer of protection against fraud for purchases made at point of sale. Information programmed into the chip is personalized for your account and each transaction generates a unique code, adding an extra safeguard against unauthorized use and counterfeiting.

CardValet allows you to turn your debit card “on” or “off” anytime.

- Helps safeguard your card from fraud
- Allows you to define areas where your card can be used
- Limit purchases by the type of merchant
- Set limits on the dollar amount

## Mobile Banking and Mobile Check Deposit

Bank on the go with the ultimate on-demand service. Mobile Banking allows you to:

- View your current account balances
- View the most recent transactions
- Transfer funds between accounts
- Pay bills

Mobile check deposit allows you to deposit checks easily and securely through our Mobile Banking app. Simply snap a picture of the front and back of your check and never worry about rushing to the bank again.

## Bill Pay

The fast and easy way to pay bills, without ever writing another check. Bill Pay is simply the best way to manage your payments.

- Pay virtually anyone
- Same day/next day payments
- Receive e-bills
- Set up bill reminders
- Automatic payments
- Search bill history
- More secure than sending checks

## Popmoney

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 Savings Bank checking account.

- The easy way to send and receive money
- Safe and secure

## Alerts

Manage your finances any way you want. Set up alerts for account balances, payment reminders, transfer notifications and bills paid.

- Works on multiple devices
- Receive notification via text
- Set up all your personal accounts
- Signing up is easy

**Mobile carrier fees may apply. All loans are subject to credit and underwriting approval. Other fees and restrictions may apply.**

**Apple Pay is a registered trademark of Apple Inc. Popmoney and CardValet are registered trademarks of Fiserv Inc or its affiliates. Mobiliti™ is a trademark of Fiserv Inc or its affiliates.**