

Registering for ONLINE PAYMENTS

Secure Online Payment Processing for Loans, Escrow, and More



First Federal Savings Bank now offers a simple way for customers to make secure, online payments if they do not have a deposit relationship with us. Whether you prefer to use a desktop or mobile device, our online payment processing service is accessible anytime, anywhere! You can use this convenient eService to make loan payments through our guest portal or by registering for an Online Payments account. By registering, customers have the ability to make one-time payments, schedule a future payment, or set up recurring transactions. We strongly encourage customers to make payments using a registered account to avoid being charged a \$9.95 Convenience Fee through the guest portal. To get started making online registered payments for your Mortgage or Consumer Loan, follow our guide below or refer to the next page for a more detailed tutorial on how to register.

Step 1: Getting Started

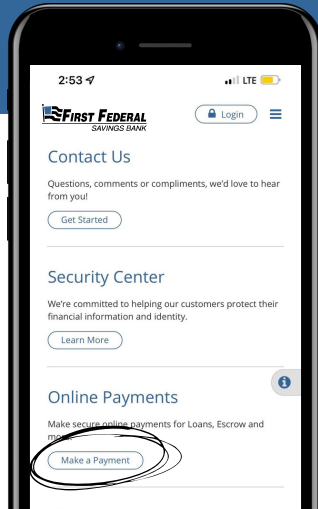
1. Visit our website at www.ffsbweb.com.
2. Scroll to find Online Payments in our featured pages section, then click "Make a Payment."
3. Select "Registered Loan Payment."

Step 2: Registration

1. Select "Register Now" under sign-in.
2. Complete all the required fields by inputting your registration information.
3. Once completed, click "Register."

STEP-BY-STEP GUIDE

With Pictures



1. Visit our website at www.ffsbweb.com.

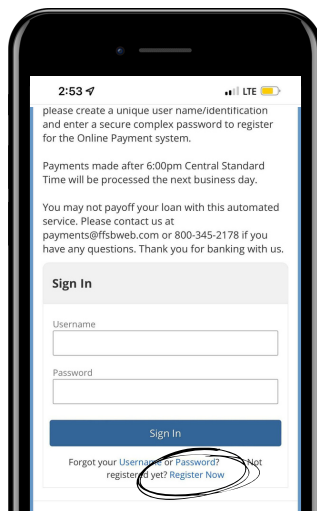
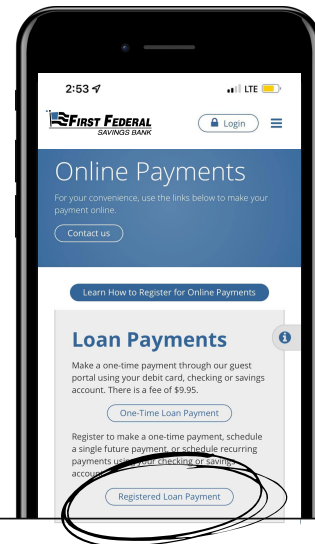
2. Scroll to find Online Payments in our featured pages section, then click "**Make a Payment.**"

You can also find this feature in the lending drop down menu under online services.

3. Select "**Registered Loan Payment**"

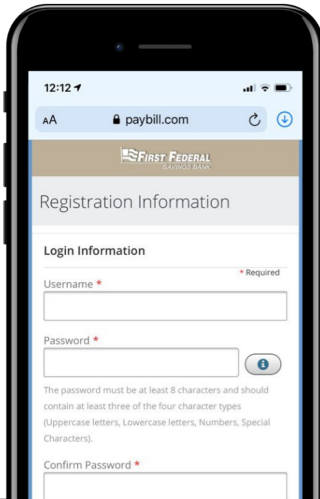
Registering for an account provides more flexibility, such as making payments online without incurring a Convenience Fee. Customers with a deposit account at any financial institution can register to make a one-time payment, schedule a single future payment, or schedule recurring payments using any checking or savings account.

Note: *At this time, scheduled payments are only available on a desktop computer, not mobile.*



4. Select "**Register Now**" under sign-in.

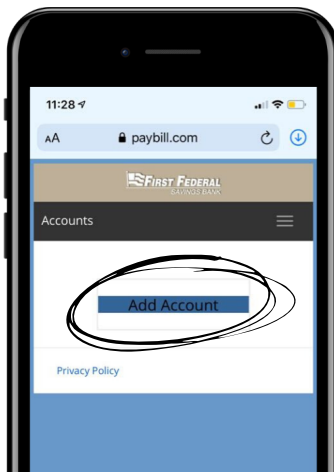
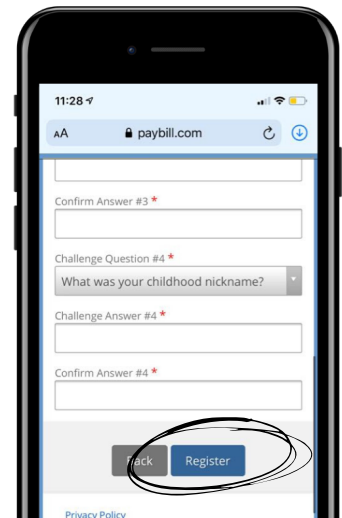
After you have registered for a secure account, this page is where you will go to login using the credentials you choose during registration.



5. Complete all the required fields by inputting your registration information.

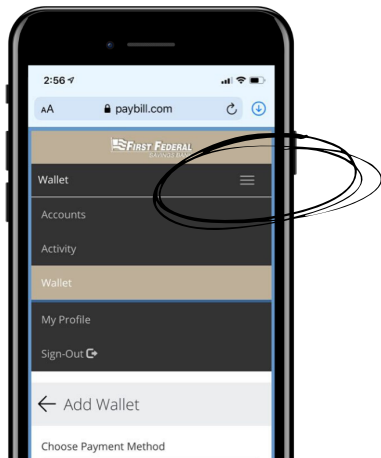
6. Once required fields are completed and you have reviewed all of your info, click the "**Register**" button at the bottom of the page.

Once completed, you will be required to add both your loan account and the checking or savings account that will be used to make your payment.



7. Click "**Add Account**" to link a Mortgage or Consumer Loan to your new Online Payments Account.

Note: When adding the account information for your loan, you will be required to use a 10-digit number with no dashes.

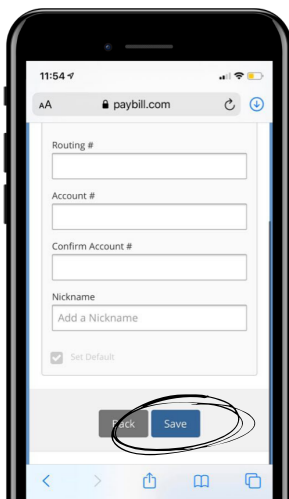
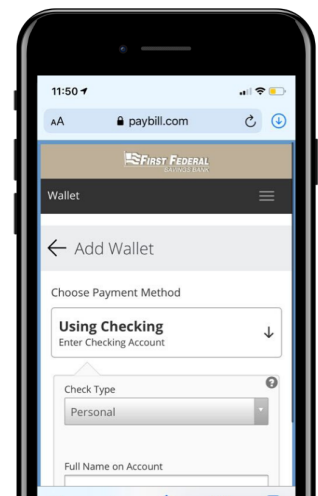


8. Click on "**Wallet**" in the navigation panel to add the checking or savings account that will be used to make your payment.

If you are using a smartphone or mobile device, click on the Menu button with 3 lines at the top of the page to prompt a drop-down menu. Then, choose Wallet from the selection as shown to the left.

9. Complete all the required fields to link the checking or savings account that will be used to make your payment.

You do not need to have a deposit relationship with First Federal Savings Bank to use this service, so you may add any checking or savings to your account to make payments.



10. Once all fields are complete, verify your information and click "**Save.**"

Once your accounts have been verified and registration is complete, you will receive an email confirmaton.

ONLINE PAYMENTS

Self-Service Features Comparison

	Online Payments (One-time Payment)	Online Payments (Registered Payment)
Login Required	Guest Portal <small>(Just need loan #)</small>	✓
Processing Fee	✓	-
Pay with a Debit Card	✓	-
Pay with a Checking/Savings Account	✓	✓
Submit a one-time payment	✓	✓
Schedule a one-time future payment	-	✓
Schedule recurring payments	-	✓
Adjust/cancel a scheduled payment	-	✓
Modify payment pull date	-	✓

Payments made after 6:00pm Central Standard Time will be processed the next business day. All loans are subject to credit and underwriting approval. Mobile carrier fees may apply. Other fees and restrictions may apply.

FREQUENTLY ASKED QUESTIONS (FAQs)

Q. Is Online Banking the same as Online Payments?

No, these are two different eServices. Loan customers can use Online Banking to make loan payments ONLY IF they have a deposit account at First Federal Savings Bank. Loan customers with a deposit account at another financial institution can only make payments online using the Online Payments processing service.

Q. Why is the amount due higher than my monthly payment?

If a loan payment is five (5) days past due, the default payment amount will re-calculate and include the loan payment for the following month. If you do not wish to pay the full amount shown, click on the arrow in the box and select "Other Amount" in the drop down menu. Then, enter the amount you wish to pay.

Q. Can I make an additional principal payment online?

Yes! Any additional amount you pay on top of your minimum monthly payment will be applied toward your principal balance UP TO double your minimum monthly payment. If you make an additional payment double your minimum monthly payment, it will be applied toward the payment for the following month instead of all being applied to your principal.

Q. Do I need to have a checking or savings at FFSB to use this service?

No! However, we strongly encourage customers to use a registered account versus making payments through the guest portal to avoid being charged a \$9.95 Convenience Fee.

If you have any questions or need assistance, give us a call at +1(800)443-8779.