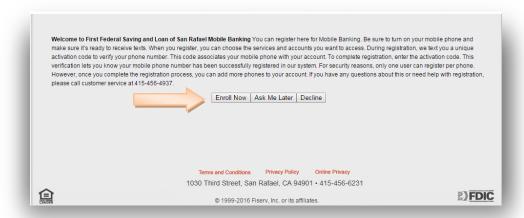
How to Enroll in the First Federal Mobile App

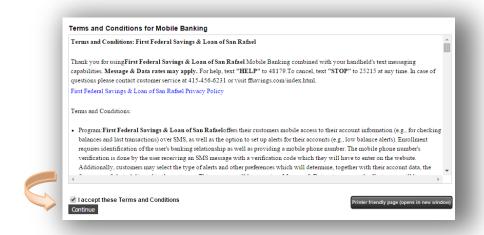
- 1. If you haven't signed up for Online Banking, you will need to visit our website at www.ffsavings.com, and follow the instructions for enrolling first, then proceed.
- 2. Once you have an Online Banking Access ID and password, there are a few ways to get our Mobile App. The first is to login to Retail Online from any web browser, and choose *Enroll Now* when you are prompted.



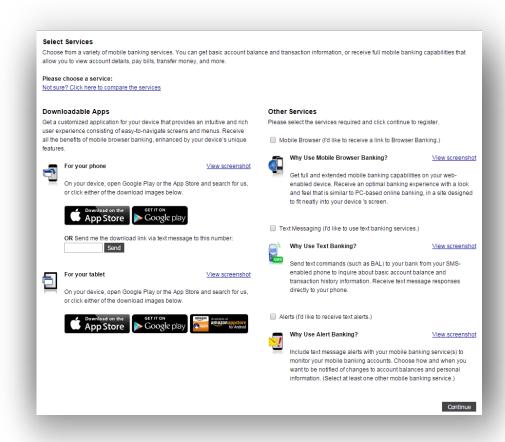
3. If you had previously declined this message, you can always go to the Options menu from any page of Retail Online, in the top right corner, then scroll down to the section "Mobile Banking Profile" and click on *Enroll Now*



4. Read the terms and conditions carefully and if you accept, check the box and press Continue.



5. You will see a screen that allows you to select services, and provides links to where you can download the app, or if you wish, you can enter your mobile phone number to receive a text message with the link.



6. For help deciding which services to choose, refer to the comparison chart for information

about which features you will need.

Features	Text Banking	Mobile Browser	Phone Application	Tablet Application
Check account balance	*	*	*	*
View transaction history	*	•	✓	•
Transfer money between accounts	N/A	•	✓	•
Pay Bills	N/A	*	*	•
Deposit checks to your account using your phone or tablet camera	N/A	N/A	✓	*
Find nearby ATMs or branch locations	✓	•	•	•

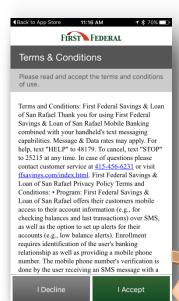
7. Once you have found the app in your device's App store, simply download the app.

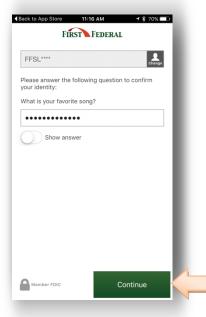




8. Open the app by clicking on the icon, then enter your Access ID on the first screen. You may check or uncheck the box for Saved ID if you want the app to remember your Access ID for the future. (You can always change your choice later)

9. The first time you log in to the app, it requires you to answer one of your security questions that you chose when you signed up for Online Banking. If you can't remember what you chose, try closing the app and logging on again to try and generate a different question. (If you ever want to change these, you can do so from the options menu online.





10. If you had not accepted the terms and conditions through the website, you will be asked the first time you log in through the app. Read them carefully, and if you accept, click on *I Accept*.